

PPO - NON-GRANDFATHERED - ACTIVE

CONSERVATION EMPLOYEES' BENEFITS PLAN

Summary Plan Document

Restated: January 1, 2012

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ARTICLE I
ESTABLISHMENT OF THE PLAN; ADOPTION OF THE PLAN DOCUMENT AND
SUMMARY PLAN DOCUMENT

THIS PLAN DOCUMENT AND SUMMARY PLAN DOCUMENT, made by the Conservation Employees' Benefits Plan (the "Plan Sponsor") as of January 1, 2012, hereby **amends and restates** the Conservation Employees' Benefits Plan (the "Plan"), which was originally adopted by the Plan Sponsor, effective January 1, 2011.

1.01 Effective Date

The Plan Document is effective as of the date first set forth above, and each amendment is effective as of the date set forth therein.

1.02 Adoption of the Plan Document

The Plan Sponsor, as the settlor of the Plan, hereby adopts this Plan Document as the written description of the Plan. This Plan Document represents both the Plan Document and the Summary Plan Document. This Plan Document amends and replaces any prior statement of the health care coverage contained in the Plan or any predecessor to the Plan.

IN WITNESS WHEREOF, the Plan Sponsor has caused this Plan Document to be executed.

Conservation Employees' Benefits Plan

By: _____

Name: _____

Date: _____

Title: _____

ARTICLE II

INTRODUCTION AND PURPOSE; GENERAL PLAN INFORMATION

2.01 Introduction and Purpose

The Plan Sponsor has established the Plan for the benefit of eligible Employees and their Dependents, in accordance with the terms and conditions described herein. Plan benefits may be self-funded through a benefit fund or a trust established by the Plan Sponsor and self-funded with contributions from Participants and/or the Plan Sponsor, or may be funded solely from the general assets of the Plan Sponsor. Participants in the Plan may be required to contribute toward their benefits.

The Plan Sponsor's purpose in establishing the Plan is to help offset, for eligible Employees, the economic effects arising from a Non-occupational Injury or Sickness. To accomplish this purpose, the Plan Sponsor must be cognizant of the necessity of containing health care costs through effective plan design, and of abiding by the terms of the Plan Document, to allow the Plan Sponsor to allocate the resources available to help those individuals participating in the Plan to the maximum feasible extent.

The purpose of this Plan Document is to set forth the terms and provisions of the Plan that provide for the payment or reimbursement of all or a portion of certain expenses for hospital, medical, or prescription charges. The Plan Document is maintained by the Plan Sponsor and may be inspected at any time during normal working hours by any Participant. A copy of the Plan Document will be posted for Participants and available upon request.

2.02 General Plan Information

Name of Plan:	Conservation Employees' Benefits Plan
Plan Sponsor:	Conservation Employees' Benefits Plan P.O. Box 507 Jefferson City, MO 65102 573-751-4115
Plan Administrator: (Named Fiduciary)	Conservation Employees' Benefits Plan P.O. Box 507 Jefferson City, MO 65102 573-751-4115
Plan Sponsor ID No. (EIN):	43-1870797
Source of Funding:	Self-Funded
Applicable Law:	Federal, State of Missouri
Plan Year:	January 1 through December 31
Plan Type:	Medical, Prescription Drug
Third Party Administrator:	HealthSCOPE Benefits, Inc. 27 Corporate Hill Drive Little Rock, AR 72205 501-225-1551
Participating Employer:	The Missouri Department of Conservation
Agent for Service of Process:	Conservation Employees' Benefits Plan 2901 W. Truman Blvd.

**Jefferson City, MO 65109
573-751-4115**

2.03 Legal Entity; Service of Process

The Plan is a legal entity. Legal notice may be filed with, and legal process served upon, the Plan Administrator.

2.04 Not a Contract

This Plan Document and any amendments constitute the terms and provisions of coverage under this Plan. The Plan Document shall not be deemed to constitute a contract of any type between the Plan Sponsor and any Participant or to be consideration for, or an inducement or condition of, the employment of any Employee. Nothing in this Plan Document shall be deemed to give any Employee the right to be retained in the service of the Plan Sponsor or to interfere with the right of the Plan Sponsor to discharge any Employee at any time; provided, however, that the foregoing shall not be deemed to modify the provisions of any collective bargaining agreements which may be entered into by the Plan Sponsor with the bargaining representatives of any Employees.

2.05 Mental Health Parity

Pursuant to the Mental Health Parity and Addiction Equity Act of 2008, this Plan applies its terms uniformly and enforces parity between covered health care benefits and covered mental health and substance disorder benefits relating to financial cost sharing restrictions and treatment duration limitations. For further details, please contact the Plan Administrator.

2.06 Applicable Law

The Plan is funded with employee and/or employer contributions. As such, when applicable, Federal law and jurisdiction preempt State law and jurisdiction.

2.07 Discretionary Authority

The Plan Administrator shall have sole, full and final discretionary authority to interpret all Plan provisions, including the right to remedy possible ambiguities, inconsistencies and/or omissions in the Plan and related documents; to make determinations in regards to issues relating to eligibility for benefits; to decide disputes that may arise relative to a Plan Participants' rights; and to determine all questions of fact and law arising under the Plan.

ARTICLE III SUMMARY OF BENEFITS

3.01 General Limits

Payment for any of the expenses listed below is subject to all Plan exclusions, limitations and provisions. All coverage figures are after the out-of-pocket Deductible has been satisfied. Benefits for Pregnancy expenses are paid the same as any other Sickness.

Failure to comply with Utilization Management will result in a higher cost to Participants. **“Utilization Management”** includes hospital pre-admission certification, continued stay review, length-of-stay determination and discharge planning. These programs are designed to ensure that Medically Necessary, high-quality patient care is provided and enables maximum benefits under the Plan. See Pre-Certification requirements in the section entitled “Cost Containment” in section 15.04 below.

The following services will require Pre-Certification (or reimbursement from the Plan may be reduced):

- Inpatient Hospitalization;
- Lumbar Spine Surgery;
- Transplant Candidacy Evaluation and Transplant (organ and/or tissue);
- Home Health Services, Home Infusion;
- Rehab program (such as Cardiac, Chemical Dependency, Pain Management, Pulmonary);
- Physical Therapy, Occupational Therapy, or Speech Therapy;
- Nasal Septoplasty, Rhinoplasty, Cartilage Transplant Knee, Sleep Apnea Surgery (LAUP/UPPP, Nasal and Uvulopalatoplasty), Sinus Endoscopy;
- Tens Units, Neuromuscular Stimulators, Functional Electrical Stimulators, Bikes, Custom Wheelchairs, Cooling Devices, Cochlear Implant, Bone Stimulator, Wound Vacs, Electric Scooters, Power Wheelchairs, Cardio/External Defibrillator, Myoelectric Prosthetics, CPAP and BiPAP, Limb Prosthetics
- Inpatient Mental/Nervous facility based programs;
- Inpatient Substance Abuse facility based programs;
- Skilled Nursing Facility stays;
- Rehabilitation Facility admissions, Long Term Acute Care admissions;
- Infusion Services;
- MRI of the brain and/or spine – Cervical, Lumbar, Sacral;
- MRA of the head and/or neck; and
- PET Scans.

The Plan will automatically pre-authorize a maternity length of stay that is 48 hours or less for a vaginal delivery or 96 hours for a cesarean delivery. It is important to have your Physician call to obtain Pre-Certification in case there is a need to have a longer stay.

See Pre-Certification requirements in the section entitled “Cost Containment” in section 15.04 for more details.

The Plan contracts with the medical provider Networks to access discounted fees for service for Participants. Hospitals, Physicians and other Providers who have contracted with the medical provider Networks are called “Network Providers.” Those who have not contracted with the Networks are referred to in this Plan as “Non-Network Providers.” This arrangement results in the following benefits to Participants:

1. The Plan provides different levels of benefits based on whether the Provider Participants use is a Network or Non-Network Provider. Unless one of the exceptions shown below applies, if a Participant elects to receive medical care from the Non-Network Provider, the benefits payable are generally lower than those payable when a Network Provider is used. The following exceptions apply:

- a. The Network Provider level of benefits is payable when a Participant receives emergency care either Out of Area or at a Non-Network Hospital for an Accidental Bodily Injury or Emergency.
2. If the charge billed by a Non-Network Provider for any covered service is higher than the Usual and Customary Fees determined by the Plan, Participants are responsible for the excess unless the Provider accepts assignment of benefits as consideration in full for services rendered. Since Network Providers have agreed to accept a negotiated discounted fee as full payment for their services, Participants are not responsible for any billed amount that exceeds that fee.
3. To receive benefit consideration, Participants must submit claims for services provided by Non-Network Providers to the Third Party Administrator. Network Providers have agreed to bill the Plan directly, so that Participants do not have to submit claims themselves.
4. Benefits available to Network Providers are limited such that if a Network Provider advances or submits charges which exceed amounts that are eligible for payment in accordance with the terms of the Plan, or are for services or supplies for which Plan coverage is not available, or are otherwise limited or excluded by the Plan, benefits will be paid in accordance with the terms of the Plan.

3.02 Primary Care Providers

A current list of Preferred Provider Organization (PPO) providers is available, without charge, through the Third Party Administrator or Network website (located at www.healthscopebenefits.com, www.healthlink.com, www.multiplan.com or www.phpkc.com/find-a-provider/).

Each Participant has a choice of any physician or surgeon, and the physician-patient relationship shall be maintained. The Participant, together with his or her Physician, is ultimately responsible for determining the appropriate course of medical treatment, regardless of whether the Plan will pay for all or a portion of the cost of such care. The PPO providers are merely independent contractors; neither the Plan nor the Plan Administrator make any warranty as to the quality of care that may be rendered by any PPO provider.

The Plan does not currently require the designation of a primary care provider.

3.03 Claims Audit

In addition to the Plan's Medical Record Review process, the Plan Administrator may use its discretionary authority to utilize an independent bill review and/or claim audit program or service for a complete claim. While every claim may not be subject to a bill review or audit, the Plan Administrator has the sole discretionary authority for selection of claims subject to review or audit.

The analysis will be employed to identify charges billed in error and/or charges that are not Usual and Customary and/or Medically Necessary and Reasonable, if any, and may include a patient medical billing records review and/or audit of the patient's medical charts and records.

Upon completion of an analysis, a report will be submitted to the Plan Administrator or its agent to identify the charges deemed in excess of the Usual and Customary and Reasonable amounts or other applicable provisions, as outlined in this Plan Document.

Despite the existence of any agreement to the contrary, the Plan Administrator has the discretionary authority to reduce any charge to a Usual and Customary and Reasonable charge, in accord with the terms of this Plan Document.

3.04 Calendar Year Maximum Benefit – All Active Plans

The following calendar year maximums apply to each Participant:

Calendar Year Maximum Benefits for:	
All Essential Health Benefits	2012 Plan Year: \$1,250,000 2013 Plan Year: \$2,000,000

3.05 Summary of Medical Benefits - Traditional Plan

The following benefits are per Participant per calendar year:

TRADITIONAL PLAN OPTION			
	Healthlink HMO or Freedom Network Select	Healthlink PPO or Freedom Network	Out-of-Network
Plan Description	Participant will pay applicable copayments. In addition, Participant will pay the Deductible and Coinsurance amounts until the Out-of-Pocket Maximum is reached.		Participant will pay the Deductible and Coinsurance amounts until the Out-of-Pocket Maximum is reached.
Deductible <ul style="list-style-type: none">• Individual• Family Unit¹	\$750 \$1,500	\$750 \$1,500	\$750 \$1,500
Payment Level (unless otherwise stated)	90% after Deductible	80% after Deductible	70% after Deductible
Maximum Out-Of-Pocket ² <ul style="list-style-type: none">• Individual• Family Unit	\$1,500 \$3,000	\$1,500 \$3,000	\$3,000 \$6,000
Copayments: <ul style="list-style-type: none">• Primary Care Office Visit• Specialist Office Visit• Inpatient• Outpatient	\$25 copay \$45 copay \$150 copay \$75 copay	\$25 copay \$45 copay \$150 copay \$75 copay	70% after Deductible 70% after deductible \$150 copay \$75 copay

Covered Medical Expenses:	Healthlink HMO or Freedom Network Select	Healthlink PPO or Freedom Network	Out-of-Network
1. Acupuncture and Acupressure ³ <i>See page 84.</i>	90% after Deductible	80% after Deductible	70% after Deductible

¹ Family Unit is the Employee, his or her spouse and/or Children.

² Excludes Deductibles, copayments and amounts over Usual and Customary Fees.

³ Must be considered Medically Necessary as defined in Article IV.

2. Allergy Services <i>See page 84.</i> <ul style="list-style-type: none"> • PCP Office Visit • Specialist Office Visit • Injections • Serum 	\$25 Copay \$45 Copay 90% after Deductible 90% after Deductible	\$25 Copay \$45 Copay 80% after Deductible 80% after Deductible	70% after Deductible 70% after Deductible 70% after Deductible 70% after Deductible
Covered Medical Expenses:	Healthlink HMO or Freedom Network Select	Healthlink PPO or Freedom Network	Out-of-Network
3. Ambulance <i>See page 84.</i>	90% after Deductible	80% after Deductible	70% after Deductible
4. Ambulatory Surgical Center <i>See page 84.</i>	\$75 Copay, then 90% after Deductible	\$75 Copay, then 80% after Deductible	\$75 Copay, then 70% after Deductible
5. Anesthesia <i>See page 84.</i>	90% after Deductible	80% after Deductible	70% after Deductible
6. Autism Treatment ⁴ <i>See page 84.</i>	90% after Deductible	80% after Deductible	70% after Deductible
7. Bereavement Counseling ⁵ <i>See page 89.</i>	90% after Deductible	80% after Deductible	70% after Deductible
8. Birth Control ⁶ <i>See page 91.</i>	90% after Deductible	80% after Deductible	70% after Deductible
9. Birthing Center <i>See page 84.</i>	90% after Deductible	80% after Deductible	70% after Deductible
10. Blood & Plasma <i>See page 85.</i>	90% after Deductible	80% after Deductible	70% after Deductible
11. Cardiac Rehabilitation Therapy – Outpatient <i>See page 85.</i>	90% after Deductible	80% after Deductible	70% after Deductible
12. Chemotherapy <i>See page 85.</i>	See section 15.01(13) on page 85.		
13. Chiropractic Care – Outpatient <i>See page 85.</i> <ul style="list-style-type: none"> •PCP Office Visit •Specialist Office Visit •Other Services 	\$25 Copay \$45 Copay 90% after Deductible	\$25 Copay \$45 Copay 80% after Deductible	70% after Deductible 70% after Deductible 70% after Deductible
14. Clinical Cancer Trials (Phase II, III and IV) <i>See page 85.</i>	90% after Deductible	80% after Deductible	70% after Deductible
15. Dental (Injury Only) <i>See page 86.</i>	90% after Deductible	80% after Deductible	70% after Deductible
16. Diabetic Program Benefits ⁷ <i>See page 86.</i>	100% no Deductible	100% no Deductible	Not Covered
17. Dialysis, Outpatient <i>See page 86.</i>	See section 15.01(19) on page 86.		
18. Durable Medical Equipment <i>See page 88.</i>	90% after Deductible	80% after Deductible	70% after Deductible
19. Emergency Outpatient Services ⁷ <i>See page 89.</i>	90% after Deductible	90% after Deductible	90% after Deductible

⁴ Includes applied behavioral analysis therapy for children who have been diagnosed with Autism Spectrum Disorder.

⁵ Must be within 6 months of loss of family member. Immediate family is limited to 15 visits per lifetime.

⁶ Includes injections, contraceptive devices, surgical insertion and removal of IUDs.

⁷ To be eligible for these diabetic benefits, Participants must participate in the disease management program specifically the Diabetic Program. Benefit includes: up to 4 physician office visits per year for diabetic-related care; hemoglobin A1C test (up to 4 per year); lipid profile test (up to 2 per year); micro albumin test (1 per year); annual flu shot; pneumonia vaccine (once every 4 years if ordered by a physician, up to age 65); diabetes education (up to 10 sessions per year, up to 4 hours in each of 2 subsequent years); podiatric visits as referred by an MD/DO/NP (up to once every 6 months); annual dilated eye exam (1 per year); insulin or oral diabetic medications; lipid controlling agents; blood pressure control agents; and diabetic test strips.

⁷ Network deductible applies to all levels of emergency room care.

Covered Medical Expenses:	Healthlink HMO or Freedom Network Select	Healthlink PPO or Freedom Network	Out-of-Network
20. Glaucoma, Cataract Surgery and Lenses (one set) <i>See page 89.</i> •Outpatient •Inpatient	\$75 Copay, then 90% after Deductible \$150 Copay, then 90% after Deductible	\$75 Copay, then 80% after Deductible \$150 Copay, then 80% after Deductible	\$75 Copay, then 70% after Deductible \$150 Copay, 70% after Deductible
21. Home Health Care Services ⁸ <i>See page 89.</i>	90% after Deductible	80% after Deductible	70% after Deductible
22. Hospice Care <i>See page 89.</i> • Inpatient • Outpatient	\$150 Copay, then 90% after Deductible 90% after Deductible	\$150 Copay, then 80% after Deductible 80% after Deductible	\$150 Copay, then 70% after Deductible 70% after Deductible
23. Hospital <i>See page 89.</i> • Inpatient Treatment ⁹ • Outpatient Treatment • Outpatient Surgery	\$150 Copay, then 90% after Deductible 90% after Deductible \$75 Copay, then 90% after Deductible	\$150 Copay, then 80% after Deductible 80% after Deductible \$75 Copay, then 80% after Deductible	\$150 Copay, then 70% after Deductible 70% after Deductible \$75 Copay, then 70% after Deductible
24. Impregnation and Infertility Treatment ¹⁰ <i>See page 90.</i> •PCP Office Visit •Specialist Office Visit •Other Services	\$25 Copay \$45 Copay 90% after Deductible	\$25 Copay \$45 Copay 80% after Deductible	70% after Deductible 70% after Deductible 70% after Deductible
25. Medical and Surgical Supplies <i>See page 90.</i>	90% after Deductible	80% after Deductible	70% after Deductible
26. Newborn Care <i>See page 90.</i>	90% after Deductible	80% after Deductible	70% after Deductible
27. Nutritional Counseling ¹¹ <i>See page 91.</i>	90% after Deductible	80% after Deductible	70% after Deductible
28. Outpatient Diagnostic X-ray and Lab ¹² <i>See page 86.</i>	90% after Deductible	80% after Deductible	70% after Deductible
29. Physician Services <i>See page 91.</i> • PCP Office Visit • Specialist Office Visit • Lab, X-rays and Surgery	 \$25 Copay \$45 Copay 90% after Deductible	 \$25 Copay \$45 Copay 80% after Deductible	 70% after Deductible 70% after Deductible 70% after Deductible
30. Pregnancy Expenses <i>See page 91.</i> •PCP Office Visit •Specialist Office Visit •Other Services	\$25 Copay \$45 Copay 90% after Deductible	\$25 Copay \$45 Copay 80% after Deductible	70% after Deductible 70% after Deductible 70% after Deductible

⁸ Pre-certification is required.

⁹ Benefits are limited to semi-private room rate. However, the Plan will cover a private room rate at the semi-private room rate if the Hospital does not provide semi-private rooms, or if there are no semi-private rooms available, or when a private room is deemed Medically Necessary. Pre-certification is required.

¹⁰ Maximum benefit of \$15,000 for medical and prescription benefits per family per lifetime.

¹¹ Instructor must be a nutritionist. Nutritional counseling does not include programs such as Weight Watchers, Nutri-System etc.

¹² Pre-certification is required for MRI of the brain and/or spine – cervical, lumbar, sacral; MRA of the head and/or neck; and PET scans.

31. Preventive Care – Well Adult Care ¹³ <i>See page 91.</i>	100% no Deductible	100% no Deductible	100% no Deductible
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Covered Medical Expenses:	Healthlink HMO or Freedom Network Select	Healthlink PPO or Freedom Network	Out-of-Network
32. Preventive Care – Well Child Care ¹⁴ <i>See page 93.</i>	100% no Deductible	100% no Deductible	100% no Deductible
33. Private Duty Nursing <i>See page 93.</i>	90% after Deductible	80% after Deductible	70% after Deductible
34. Prosthetics, Orthotics, Supplies and Surgical Dressings <i>See page 93.</i>	90% after Deductible	80% after Deductible	70% after Deductible
35. Psychiatric Expenses <i>See page 95.</i> <ul style="list-style-type: none"> Residential Treatment Inpatient Physician Partial Day Program PCP Office Visit Specialist Office Visit 	90% after Deductible \$150 Copay, then 90% after Deductible 90% after Deductible \$25 Copay \$45 Copay	80% after Deductible \$150 Copay, then 80% after Deductible 80% after Deductible \$25 Copay \$45 Copay	70% after Deductible \$150 Copay, then 70% after Deductible 70% after Deductible 70% after Deductible 70% after Deductible 70% after Deductible
36. Routine Nursery Care ¹⁵ <i>See page 90.</i>	\$150 Copay, then 90% after Deductible	\$150 Copay, then 80% after Deductible	\$150 Copay, then 70% after Deductible
37. Second Surgical Opinions ¹⁶ <i>See page 94.</i>	100% no Deductible	100% no Deductible	100% no Deductible
38. Skilled Nursing Facility ¹⁷ <i>See page 94.</i>	\$150 Copay, then 90% after Deductible	\$150 Copay, then 80% after Deductible	\$150 Copay, then 70% after Deductible
39. Sleep Study <i>See page 94.</i>	90% after Deductible	80% after Deductible	70% after Deductible
40. Substance Abuse Benefits <i>See page 95.</i> <ul style="list-style-type: none"> Residential Treatment Inpatient Physician Partial Day Program PCP Office Visit Specialist Office Visit 	90% after Deductible \$150 Copay, then 90% after Deductible 90% after Deductible \$25 Copay \$45 Copay	80% after Deductible \$150 Copay, then 80% after Deductible 80% after Deductible \$25 Copay \$45 Copay	70% after Deductible \$150 Copay, then 70% after Deductible 70% after Deductible 70% after Deductible 70% after Deductible
41. Surgery <i>See page 94.</i> <ul style="list-style-type: none"> In Office Outpatient Inpatient 	90% after Deductible \$75 Copay, then 90% after Deductible \$150 Copay, then 90% after Deductible	80% after Deductible \$75 Copay, then 80% after Deductible \$150 copay, then 80% after Deductible	70% after Deductible \$75 Copay, then 70% after Deductible \$150 Copay, then 70% after Deductible
42. Temporomandibular Joint ¹⁸ Disorder (TMJ) <i>See page 94.</i> <ul style="list-style-type: none"> Outpatient Surgery Other Services 	\$75 Copay, then 90% after Deductible 90% after Deductible	\$75 Copay, then 80% after Deductible 80% after Deductible	\$75 Copay, then 70% after Deductible 70% after Deductible

¹³ See section 15.01(41) for specific services included in the Preventive Care – Well Adult benefit.

¹⁴ See section 15.01(41) for specific services included in the Preventive Care – Well Child benefit.

¹⁵ Routine Nursery Care is covered under the mother's coverage.

¹⁶ If the second opinion differs from the first opinion obtained, the Plan will cover a consultation with a third Physician.

¹⁷ Custodial care is not a covered benefit. Pre-certification is required.

¹⁸ Pre-determination is required before services are rendered. Surgical procedures and appliances are covered. A

Covered Medical Expenses:	Healthlink HMO or Freedom Network Select	Healthlink PPO or Freedom Network	Out-of-Network
43. Therapy ¹⁹ <ul style="list-style-type: none"> • Chemotherapy <i>See page 85.</i> • Occupational Therapy <i>See page 91.</i> • Physical Therapy <i>See page 91.</i> • Radiation Therapy <i>See page 93.</i> • Respiration Therapy <i>See page 93.</i> • Speech Therapy <i>See page 94.</i> 	90% after Deductible 90% after Deductible 90% after Deductible 90% after Deductible 90% after Deductible 90% after Deductible	80% after Deductible 80% after Deductible 80% after Deductible 80% after Deductible 80% after Deductible 80% after Deductible	70% after Deductible 70% after Deductible 70% after Deductible 70% after Deductible 70% after Deductible 70% after Deductible
44. Transplants ²⁰ <i>See page 94.</i>	90% after Deductible	80% after Deductible	70% after Deductible
45. Urgent Care <i>See page 95.</i>	90% after Deductible	80% after Deductible	70% after Deductible
46. Wigs ²¹ <i>See page 95.</i>	90% after Deductible	80% after Deductible	70% after Deductible

second opinion may be requested by the Plan. Maximum lifetime benefit of \$10,000. Lifetime maximum does not apply to children under age 19.

¹⁹ Pre-certification is required for physical therapy, occupational therapy and speech therapy.

²⁰ Pre-certification is required.

²¹ Maximum benefit of \$200 per Participant per Plan Year and \$3,200 per Participant per lifetime.

3.06 Summary of Medical Benefits - High Deductible Health Plan

The following benefits are per Participant per calendar year:

HIGH DEDUCTIBLE HEALTH PLAN OPTION			
	Healthlink HMO/PPO, Freedom Select	Freedom Network	Out-of-Network
Plan Description	Participant will pay the discounted cost of service until the Deductible is met.	Participant will pay the Deductible and Coinsurance amounts until the Maximum Out-of-Pocket is met.	Participant will pay the Deductible and Coinsurance amounts until the Maximum Out-of-Pocket is met.
Deductible			
• Individual	\$2,000	\$2,000	\$2,000
• Family Unit ¹	\$4,000	\$4,000	\$4,000
Payment Level (unless otherwise stated)	100% after Deductible	90% after Deductible	70% after Deductible
Maximum Out-of-pocket ²			
• Individual	\$2,000	\$2,500	\$3,000
• Family Unit	\$4,000	\$5,000	\$6,000

Covered Medical Expenses:	Healthlink HMO/PPO, Freedom Select	Freedom Network	Out-of-Network
1. Acupuncture and Acupressure ³ <i>See page 84.</i>	100% after Deductible	90% after Deductible	70% after Deductible
2. Allergy Services <i>See page 84.</i>			
• Office Visit	100% after Deductible	90% after Deductible	70% after Deductible
• Injections	100% after Deductible	90% after Deductible	70% after Deductible
• Serum	100% after Deductible	90% after Deductible	70% after Deductible
3. Ambulance <i>See page 84.</i>	100% after Deductible	90% after Deductible	70% after Deductible
4. Ambulatory Surgical Center <i>See page 84.</i>	100% after Deductible	90% after Deductible	70% after Deductible
5. Anesthesia <i>See page 84.</i>	100% after Deductible	90% after Deductible	70% after Deductible
6. Autism Treatment ⁴ <i>See page 84.</i>	100% after Deductible	90% after Deductible	70% after Deductible
7. Bereavement Counseling ⁵ <i>See page 89.</i>	100% after Deductible	90% after Deductible	70% after Deductible
8. Birthing Center <i>See page 84.</i>	100% after Deductible	90% after Deductible	70% after Deductible
9. Birth Control ⁶ <i>See page 91.</i>	100% after Deductible	90% after Deductible	70% after Deductible
10. Blood & Plasma <i>See page 85.</i>	100% after Deductible	90% after Deductible	70% after Deductible
11. Chemotherapy <i>See page 85.</i>	See section 15.01(13) on page 85.		

¹ Family Unit is the Employee, his or her spouse and/or Children.

² Includes Deductibles, excludes amounts over Usual and Customary Fees.

³ Must be considered Medically Necessary.

⁴ Includes applied behavioral analysis therapy for children who have been diagnosed with autism spectrum disorder.

⁵ Must be within 6 months of loss of family member. Immediate family is limited to 15 visits per lifetime maximum.

⁶ Includes injections, contraceptive devices, surgical insertion and removal of IUDs.

Covered Medical Expenses:	Healthlink HMO/PPO, Freedom Select	Freedom Network	Out-of-Network
12. Chiropractic Care <i>See page 85.</i>	100% after Deductible	90% after Deductible	70% after Deductible
13. Clinical Cancer Trials (Phase II, III and IV) <i>See page 85.</i>	100% after Deductible	90% after Deductible	70% after Deductible
14. Dental (Injury) <i>See page 86.</i>	100% after Deductible	90% after Deductible	70% after Deductible
15. Diabetic Program Benefits ⁷ <i>See page 86.</i>	100% no Deductible	100% no Deductible	Not Covered
16. Dialysis, Outpatient <i>See page 86.</i>	See section 15.01(19) on page 86.		
17. Durable Medical Equipment <i>See page 88.</i>	100% after Deductible	90% after Deductible	70% after Deductible
18. Emergency Outpatient Services ⁸ <i>See page 89.</i>	100% after Deductible	100% after Deductible	100% after Deductible
19. Glaucoma, Cataract Surgery and Lenses (one set) <i>See page 89.</i>	100% after Deductible	90% after Deductible	70% after Deductible
20. Home Health Care Services ⁹ <i>See page 89.</i>	100% after Deductible	90% after Deductible	70% after Deductible
21. Hospice Care <i>See page 89.</i>			
• Inpatient	100% after Deductible	90% after Deductible	70% after Deductible
• Outpatient	100% after Deductible	90% after Deductible	70% after Deductible
22. Hospital <i>See page 89.</i>			
• Inpatient Treatment ¹⁰	100% after Deductible	90% after Deductible	70% after Deductible
• Outpatient Treatment	100% after Deductible	90% after Deductible	70% after Deductible
23. Impregnation and Infertility Treatment ¹¹ <i>See page 90.</i>	100% after Deductible	90% after Deductible	70% after Deductible
24. Medical and Surgical Supplies <i>See page 90.</i>	100% after Deductible	90% after Deductible	70% after Deductible
25. Newborn Care <i>See page 90.</i>	100% after Deductible	90% after Deductible	70% after Deductible
26. Nutritional Counseling <i>See page 91.</i>	100% after Deductible	90% after Deductible	70% after Deductible
27. Outpatient Diagnostic X-ray and Lab ¹² <i>See page 86.</i>	100% after Deductible	90% after Deductible	70% after Deductible
28. Physician Services <i>See page 91.</i>			
• Office Visit	100% after Deductible	90% after Deductible	70% after Deductible
• Lab, X-rays and Surgery	100% after Deductible	90% after Deductible	70% after Deductible

⁷ To be eligible for these diabetic benefits, Participants must participate in the disease management program, specifically the Diabetic Program. Benefit includes: up to 4 physician office visits per year for diabetic related care; hemoglobin A1C test (up to 4 per year); lipid profile test (up to 2 per year); micro albumin test (1 per year); annual flu shot; pneumonia vaccine (once every 4 years if ordered by a physician, up to age 65); diabetes education (up to 10 sessions per year, up to 4 hours in each of 2 subsequent years); podiatric visits as referred by an MD/DO/NP (once every 6 months); annual dilated eye exam (1 per year); insulin or oral diabetic medications; lipid controlling agents; blood pressure control agents; and diabetic test strips.

⁸ Network deductible applies to all levels of emergency room care.

⁹ Pre-certification is required.

¹⁰ Benefits are limited to the semi-private room rate. However, the Plan will cover a private room at the semi-private room rate if the Hospital does not provide semi-private rooms, or if there are no semi-private rooms available, or when a private room is deemed Medically Necessary. Pre-certification is required.

¹¹ Maximum benefit of \$15,000 for medical and prescription benefits per family per lifetime.

¹² Pre-certification is required for MRI of the brain and/or spine – cervical, lumbar sacral; MRA of the head and/or neck; and PET scans.

29. Pregnancy Expenses ¹³ <i>See page 91.</i>	100% after Deductible	90% after Deductible	70% after Deductible
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Covered Medical Expenses:	Healthlink HMO/PPO, Freedom Select	Freedom Network	Out-of-Network
30. Preventive Care – Well Adult Care <i>See page 91.</i>	100% no Deductible	100% no Deductible	100% no Deductible
31. Preventive Care – Well Child Care <i>See page 93.</i>	100% no Deductible	100% no Deductible	100% no Deductible
32. Private Duty Nursing <i>See page 93.</i>	100% after Deductible	90% after Deductible	70% after Deductible
33. Prosthetics, Orthotics, Supplies and Surgical Dressings <i>See page 93.</i>	100% after Deductible	90% after Deductible	70% after Deductible
34. Psychiatric Expenses <i>See page 95.</i>			
• Residential Treatment	100% after Deductible	90% after Deductible	70% after Deductible
• Inpatient Physician	100% after Deductible	90% after Deductible	70% after Deductible
• Partial Day Program	100% after Deductible	90% after Deductible	70% after Deductible
• Outpatient Physician	100% after Deductible	90% after Deductible	70% after Deductible
35. Routine Nursery Care ¹⁴ <i>See page 90.</i>	100% after Deductible	90% after Deductible	70% after Deductible
36. Second Surgical Opinions ¹⁵ <i>See page 94.</i>	100% no Deductible	100% no Deductible	100% no Deductible
37. Skilled Nursing Facility ¹⁶ <i>See page 94.</i>	100% after Deductible	90% after Deductible	70% after Deductible
38. Sleep Study <i>See page 94.</i>	100% after Deductible	90% after Deductible	70% after Deductible
39. Substance Abuse Benefits <i>See page 95.</i>			
• Residential Treatment	100% after Deductible	90% after Deductible	70% after Deductible
• Inpatient Physician	100% after Deductible	90% after Deductible	70% after Deductible
• Partial Day Program	100% after Deductible	90% after Deductible	70% after Deductible
• Outpatient Physician	100% after Deductible	90% after Deductible	70% after Deductible
40. Surgery <i>See page 94.</i>	100% after Deductible	90% after Deductible	70% after Deductible
41. Temporomandibular Joint Disorder (TMJ) ¹⁷ <i>See page 94.</i>	100% after Deductible	90% after Deductible	70% after Deductible
42. Therapy ¹⁸			
• Chemotherapy <i>See page 85.</i>	100% after Deductible	90% after Deductible	70% after Deductible
• Occupational Therapy <i>See page 91.</i>	100% after Deductible	90% after Deductible	70% after Deductible
• Physical Therapy <i>See page 91.</i>	100% after Deductible	90% after Deductible	70% after Deductible
• Radiation Therapy <i>See page 93.</i>	100% after Deductible	90% after Deductible	70% after Deductible
• Respiration Therapy <i>See page 93.</i>	100% after Deductible	90% after Deductible	70% after Deductible
• Speech Therapy <i>See page 94.</i>	100% after Deductible	90% after Deductible	70% after Deductible

¹³ Certified Nurse Midwife services are covered. Midwife assistants are not covered.

¹⁴ Routine Nursery Care is covered under the mother's coverage.

¹⁵ If the second opinion differs from the first opinion obtained, the Plan will cover a consultation with a third Physician.

¹⁶ Custodial care is not a covered benefit. Pre-certification is required.

¹⁷ Pre-determination is required before services are rendered. Surgical procedures and appliances are covered. A second opinion may be requested by the Plan. Maximum lifetime benefit of \$10,000. Lifetime maximum does not apply to children under age 19.

¹⁸ Pre-certification is required for physical therapy, occupational therapy and speech therapy.

43. Transplants ¹⁹ <i>See page 94.</i>	100% after Deductible	90% after Deductible	70% after Deductible
44. Urgent Care <i>See page 95.</i>	100% after Deductible	90% after Deductible	70% after Deductible
45. Wigs ²⁰ <i>See page 95.</i>	100% after Deductible	90% after Deductible	70% after Deductible

3.07 Summary of Prescription Drug Benefits

The following benefits are per Participant:

Covered Prescription Drug Expenses:	Traditional Plan ¹	HDHP Plan
Pharmacy Option:		
Copayment, per prescription or refill, for generic	\$15	100% after Deductible
Copayment, per prescription or refill, for formulary name brands ²	\$30	100% after Deductible
Copayment, per prescription or refill, for non-formulary name brands	\$50	100% after Deductible
Mail Order Option³:		
Copayment, per prescription or refill, for generic	\$30	100% after Deductible
Copayment, per prescription or refill, for formulary name brands ⁴	\$60	100% after Deductible
Copayment, per prescription or refill, for non-formulary name brands	\$100	100% after Deductible

There are several drug programs to help manage Participant expenses. Among these programs are:

1. **Step Therapy** – directs Participants to the most cost-effective and safest drug therapy, and progresses to other more costly or risky therapies only if necessary.
2. **Diabetic Program** – covers services and prescription drugs which are provided to diabetic Participants at minimal or no cost as long as he or she is utilizing a Network Provider. The Participant has to follow the guidelines established by their Registered Nurse Health Coach to be able to receive these services.
3. **\$0 Copay** – encourages Participants to go from higher-cost brand name drugs to lower-cost therapeutically equivalent generics by giving a copayment waiver. If a Participant takes one of these medications, he or she will receive notification from the Pharmacy Benefit Manager. Participants may have a six-month \$0 Copay if, after talking to his or her Physician, the Participant switches to a generic drug. This program does not apply to Participants enrolled in the High Deductible Health Plan.

¹⁹ Pre-certification is required.

²⁰ Maximum benefit of \$200 per Participant per Plan Year and \$3,200 per Participant per lifetime.

¹ 100% payment by Plan after copayment.

² Also includes cost difference between name brand and generic forms, unless prescription is not manufactured in generic form or Physician has indicated “dispense as written” or similar indication.

³ Prescription orders in excess of one 30-day supply must be obtained through the Mail Order Option in order to be eligible for benefits under the Plan.

⁴ Also includes cost difference between name brand and generic forms, unless prescription is not manufactured in generic form or Physician has indicated “dispense as written” or similar indication.

4. **Generics Preferred** – Physician Choice – encourages use of generic prescriptions. If a Participant chooses a brand-name drug over a generic drug, even though his or her doctor has indicated a generic substitution can be used, he or she will pay the brand copayment plus the difference in cost between the generic and the brand-name drug.
5. **Medication Adherence** – promotes medication adherence. The Pharmacy Benefit Manager uses a multifaceted approach to understanding why Participants do not take their medications as directed. Various Participant outreach initiatives are used, including letter interventions, refill reminders and other reminder aids.
6. **Prior Authorization** – monitors disbursement of targeted high-cost medications and medications with the highest potential for inappropriate use. Physicians must obtain Prior Authorization, based on clinical criteria from the Pharmacy Benefit Manager, before prescribing one of these medications.
7. **Specialty Drugs** - specialty drugs will be considered Eligible Expenses under the Plan when such prescriptions are obtained through the Prescription Drug Vendor's specialty drug program. Specialty drugs may be subject to Prior Authorization requirements. Specialty drugs include, but are not limited to, injectable drugs for the treatment of chronic diseases such as growth hormone disorders, hemophilia, hepatitis and respiratory syncytial virus (RSV). There are special requirements for the handling and administration of such specialty drugs. The Covered Person should contact the Specialty Drug Vendor Curascript at 888-773-7376 for more information and to obtain the necessary Prior Authorization before purchasing such specialty drugs. Each covered prescription is limited to a 30-day supply.

ARTICLE IV DEFINITIONS

The following words and phrases shall have the following meanings when used in the Plan Document. **The following definitions are not an indication that charges for particular care, supplies or services are eligible for payment under the Plan, however they may be used to identify ineligible expenses; please refer to the appropriate sections of the Plan Document for that information.**

“Accident”

“Accident” shall mean a sudden and unforeseen event, or a deliberate act resulting in unforeseen consequences.

“Accidental Bodily Injury”

“Accidental Bodily Injury” shall mean an Injury sustained as the result of an Accident and independently of all other causes by an outside traumatic event or due to exposure to the elements.

“Actively At Work” or “Active Employment”

“Actively At Work” or “Active Employment” shall mean performance by the Employee of all the regular duties of his or her occupation at an established business location of the Participating Employer, or at another location to which he or she may be required to travel to perform the duties of his or her employment. An Employee shall be deemed Actively at Work if the Employee is absent from work due to a health factor. In no event will an Employee be considered Actively at Work if he or she has effectively terminated employment.

“ADA”

“ADA” shall mean the American Dental Association.

“Adverse Benefit Determination”

“Adverse Benefit Determination” shall mean any of the following:

1. A denial in benefits;
2. A reduction in benefits;
3. A rescission of coverage;
4. A termination of benefits; or
5. A failure to provide or make payment (in whole or in part) for a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a Claimant’s eligibility to participate in the Plan.

“AHA”

“AHA” shall mean the American Hospital Association.

“Allowable Expenses”

“Allowable Expenses” shall mean the Usual and Customary charge for any Medically Necessary, Reasonable, eligible item of expense, at least a portion of which is covered under a plan. When some Other Plan pays first in accordance with Section 10.06A herein, this Plan’s Allowable Expenses shall consist of the Plan Participant’s responsibility, if any, after the Other Plan has paid but shall in no event exceed the Other Plan’s Allowable Expenses. When some Other Plan provides benefits in the form of services rather than cash payments, the reasonable cash value of each service rendered, in the amount that would be payable in accordance with the terms of the Plan, shall be deemed to be the benefit. Benefits payable under any Other Plan include the benefits that would have been payable had claim been duly made therefore.

“AMA”

“AMA” shall mean the American Medical Association.

“Ambulatory Surgical Center”

“Ambulatory Surgical Center” shall mean any public or private State licensed and approved (whenever required by law) establishment with an organized medical staff of Physicians, with permanent facilities that are equipped and operated primarily for the purpose of performing Surgical Procedures, with continuous Physician services and registered professional nursing service whenever a patient is in the facility, and which does not provide service or other accommodations for patients to stay overnight.

“Assignment of Benefits”

“Assignment of Benefits” shall mean an arrangement whereby the Plan Participant assigns their right to seek and receive payment of eligible Plan benefits, in strict accordance with the terms of this Plan Document, to a Provider. If a provider accepts said arrangement, Providers’ rights to receive Plan benefits are equal to those of a Plan Participant, and are limited by the terms of this Plan Document. A Provider that accepts this arrangement indicates acceptance of an “Assignment of Benefits” as consideration in full for services, supplies, and/or treatment rendered.

“Birthing Center”

“Birthing Center” shall mean a facility that meets professionally recognized standards and all of the following requirements:

1. It mainly provides an outpatient setting for childbirth following a normal, uncomplicated Pregnancy, in a home-like atmosphere.
2. It has the following: at least 2 delivery rooms; all the medical equipment needed to support the services furnished by the facility; laboratory diagnostic facilities; and emergency equipment, trays, and supplies for use in life threatening situations.
3. It has medical staff that: is supervised by a Physician on a full-time basis; and includes a Registered Nurse at all times when Covered Persons are at the facility.
4. If it is not part of a Hospital, it has a written agreement with a local Hospital and a local ambulance company for the immediate transfer of Covered Persons who develop complications or who require either pre or post-natal care.
5. It admits only Covered Persons who: have undergone an educational program to prepare them for the birth; and have medical records of adequate prenatal care.
6. It schedules confinements of not more than 24 hours for a birth.
7. It maintains medical records for each Covered Person.
8. It complies with all licensing and other legal requirements that apply.
9. It is not the office or clinic of one or more Physicians or a specialized facility other than a Birthing Center.

“Cardiac Care Unit”

“Cardiac Care Unit” shall mean a separate, clearly designated service area which is maintained within a Hospital and which meets all the following requirements:

1. It is solely for the treatment of patients who require special medical attention because of their critical condition;
2. It provides within such area special nursing care and observation of a continuous and constant nature not available in the regular rooms and wards of the Hospital;
3. It provides a concentration of special lifesaving equipment immediately available at all times for the treatment of patients confined within such area;
4. It contains at least two beds for the accommodation of critically ill patients; and
5. It provides at least one professional registered nurse, who continuously and constantly attends the patient confined in such area on a 24-hour-a-day basis.

“Case Management”

“Case Management” shall mean a voluntary program designed to inform patients of more cost effective settings for treatment. Case Management typically applies when an individual has a chronic or ongoing condition, or a catastrophic condition, that is expected to result in significant claim costs for the Plan. In this event, on an

exception basis, benefits may be provided for settings and/or procedures not expressly covered under the Plan, if the setting and/or procedure will assist the Plan Sponsor in managing the Plan's medical costs. All requests for Case Management will be individually reviewed by the Plan.

If a Participant requests an alternative setting or procedure under Case Management, the Plan Sponsor has the right to deny Coverage for such setting or procedure and benefits pursuant to the terms of the Plan, exclusive of this provision.

Case Management Program shall mean a program, which provides for a nurse case manager to coordinate the medical services required by a Participant in the event such Participant, suffers a serious Sickness or Injury which involves ongoing care or Hospital Confinement. The nurse case manager shall explore with the Participant; such Participant's Family and the treating Physician, the availability and feasibility of possible alternative treatment plans.

“Centers of Excellence”

“Centers of Excellence” shall mean medical care facilities that have met stringent criteria for quality care in the specialized procedures of organ transplantation. These centers have the greatest experience in performing transplant procedures and the best survival rates. The Plan Administrator shall determine what Network Centers of Excellence are to be used.

Any Participant in need of an organ transplant may contact the Claims Administrator to initiate the Pre-Certification process resulting in a referral to a Center of Excellence. The Claims Administrator acts as the primary liaison with the Center of Excellence, patient and attending Physician for all transplant admission taking place at a Center of Excellence.

If a Participant chooses not to use a Center of Excellence, the payment for services will be limited to what would have been the cost at the nearest Center of Excellence.

Additional information about this option, as well as a list of Centers of Excellence, will be given to covered Employees and updated as requested.

“Certificate of Coverage”

“Certificate of Coverage” shall mean a written certification provided by any source that offers medical care coverage, including the Plan, for the purpose of confirming the duration and type of an individual's previous coverage.

“Child”

“Child” shall mean, in addition to the Employee's own blood descendant of the first degree or lawfully adopted Child, a Child placed with a covered Employee in anticipation of adoption, a covered Employee's Child who is an alternate recipient under a Qualified Medical Child Support Order as required by the Federal Omnibus Budget Reconciliation Act of 1993, any stepchild, an “eligible foster child,” which is defined as an individual placed with the Employee by an authorized placement agency or by judgment, decree or other order of a court of competent jurisdiction or any other Child for whom the Employee has obtained legal guardianship.

“CHIP”

“CHIP” refers to the Children's Health Insurance Program or any provision or section thereof, which is herein specifically referred to, as such act, provision or section may be amended from time to time.

“CHIPRA”

“CHIPRA” refers to the Children's Health Insurance Program Reauthorization Act of 2009 or any provision or section thereof, which is herein specifically referred to, as such act.

“Chiropractic Care”

“Chiropractic Care” shall mean office visits, x-rays, manipulations, supplies, heat treatment, cold treatment and massages.

“Claim Determination Period”

“Claim Determination Period” shall mean each calendar year.

“Claims Administrator”

“Claims Administrator” shall mean HealthSCOPE Benefits, Inc.

“Clean Claim”

A “Clean Claim” is one that can be processed in accordance with the terms of this document without obtaining additional information from the service Provider or a third party. It is a claim which has no defect or impropriety.

A defect or impropriety shall include a lack of required sustaining documentation as set forth and in accordance with this document, or a particular circumstance requiring special treatment which prevents timely payment as set forth in this document, and only as permitted by this document, from being made. A Clean Claim does not include claims under investigation for fraud and abuse or claims under review for Medical Necessity and Reasonableness, or fees under review for Usual and Customariness, or any other matter that may prevent the charge(s) from being covered expenses in accordance with the terms of this document.

Filing a Clean Claim. A Provider submits a Clean Claim by providing the required data elements on the standard claims forms, along with any attachments and additional elements or revisions to data elements, attachments and additional elements, of which the Provider has knowledge. The Plan Administrator may require attachments or other information in addition to these standard forms (as noted elsewhere in this document and at other times prior to claim submittal) to ensure charges constitute covered expenses as defined by and in accordance with the terms of this document. The paper claim form or electronic file record must include all required data elements and must be complete, legible, and accurate. A claim will not be considered to be a Clean Claim if the Plan Participant has failed to submit required forms or additional information to the Plan as well.

“COBRA”

“COBRA” shall mean the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended.

“Coinsurance”

“Coinsurance” shall mean the portion of eligible charges that will be paid by the Participant for a particular service or treatment as specified in the Summary of Benefits.

“Copayment”

“Copayment” shall mean the dollar amount payable by the Participant for a service, treatment or procedure rendered. The Copayment is applicable on a per occurrence basis. The Copayment shall continue to apply after the Deductible has been satisfied and after the Out-of-Pocket limit has been satisfied.

“Cosmetic Surgery”

“Cosmetic Surgery” shall mean any Surgery, service, Drug or supply designed to improve the appearance of an individual by alteration of a physical characteristic which is within the broad range of normal but which may be considered unpleasing or unsightly, except when necessitated by an Injury.

“Covered Expense”

“Covered Expense” means a Usual and Customary fee for a Reasonable, Medically Necessary service, treatment or supply, meant to improve a condition or participant’s health, which is eligible for coverage in this Plan. Covered Expenses will be determined based upon all other Plan provisions. When more than one treatment option is available, and one option is no more effective than another, the Covered Expense is the least costly option that is no less effective than any other option.

All treatment is subject to benefit payment maximums shown in the Summary of Benefits and as determined elsewhere in this document.

“Covered Mental Health Service Providers”

“Covered Mental Health Service Providers” are physicians and associated visits which are limited and subject to the Summary of Benefits and terms of this document. Psychiatrists (M.D.), psychologists (Ph.D.) or counselors licensed to provide individual psychotherapy without supervision in the State they are practicing, may bill the Plan directly. Other licensed mental health practitioners must be under the direction of and must bill the Plan through these professionals.

“Creditable Coverage”

“Creditable Coverage” shall mean coverage of an individual under any of the following: a group health plan, health insurance coverage, Medicare, Medicaid (other than coverage consisting solely of benefits under the program for distribution of pediatric vaccines), medical and dental care for members and certain former members of the Uniformed Services and their dependents, a medical care program of the Indian Health Service or a tribal organization, a State health benefits risk pool, a health plan offered under the Federal Employees Health Benefits Program, a public health plan, or a health benefit plan under Section 5(e) of the Peace Corps Act, or Title XXI of the Social Security Act (State Children’s Health Insurance Program). To the extent that further clarification is needed with respect to the sources of Creditable Coverage listed in the prior sentence, please see the complete definition of Creditable Coverage that is set forth in 45 C.F.R. § 146.113(a).

“Custodial Care”

“Custodial Care” shall mean care or confinement provided primarily for the maintenance of the Participant, essentially designed to assist the Participant, whether or not Totally Disabled, in the activities of daily living, which could be rendered at home or by persons without professional skills or training. This care is not reasonably expected to improve the underlying medical condition, even though it may relieve symptoms or pain. Such care includes, but is not limited to, bathing, dressing, feeding, preparation of special diets, assistance in walking or getting in and out of bed, supervision over medication which can normally be self-administered and all domestic activities.

“Deductible”

“Deductible” shall mean an amount of money that is paid once a Plan Year per Participant and Family Unit. Typically, there is one Deductible amount per Plan and it must be paid before any money is paid by the Plan for any covered services. Each Plan Year a new Deductible amount is required. Amounts incurred under the Network Deductibles will apply to the Out-of-Network Deductible and vice versa. **Deductibles do not accrue toward the 100% maximum out-of-pocket payment under the Traditional Plan.** Copayments do not accrue toward the Deductible.

“Dentist”

“Dentist” shall mean an individual holding a D.D.S. or D.M.D. degree, licensed to practice dentistry in the jurisdiction where such services are provided.

“Dependent”

“Dependent” shall mean one or more of the following person(s):

1. An Employee’s lawfully married spouse possessing a marriage license who is not divorced from the Employee. For purposes of this section, “marriage or married” means a legal union between one man and one woman as husband and wife;
2. An Employee’s Child who is less than 26 years of age; and
3. An Employee’s Child, regardless of age, who was continuously covered prior to attaining the limiting age under the bullets above, who is mentally or physically incapable of sustaining his or her own living. Such Child must have been mentally or physically incapable of earning his or her own living prior to attaining the limiting age under the bullets above. Written proof of such incapacity and dependency satisfactory to

the Plan must be furnished and approved by the Plan within 31 days after the date the Child attains the limiting age under the bullets above. The time limit for written proof of incapacity and dependency is 31 days following the original eligibility date for a new or re-enrolling Employee. The Plan may require, at reasonable intervals, subsequent proof satisfactory to the Plan during the next two years after such date. After such two year period, the Plan may require such proof, but not more often than once each year.

“Dependent” does not include any person who is a member of the armed forces of any Country or who is a resident of a Country outside the United States.

The Plan reserves the right to require documentation, satisfactory to the Plan Administrator, which establishes a Dependent relationship.

A copy of the following documentation is needed:

1. Employee – Birth Certificate or Passport;
2. Marriage – Marriage License;
3. Dependent(s) – Birth Certificates or Passports for each person added;
4. Divorce – Divorce Decree;
5. Birth – Birth Certificate;
6. Adoption – Adoption Papers;
7. Certificate of Creditable Coverage;
8. Social Security Number – Social Security Card.

“Detoxification”

“Detoxification” shall mean the process whereby an alcohol-intoxicated person or person experiencing the symptoms of Substance Abuse is assisted, in a facility licensed by the Department of Health, through the period of time necessary to eliminate, by metabolic or other means, the intoxicating alcohol, alcohol dependency factors or alcohol in combination with drugs as determined by a licensed Physician, while keeping the physiological risk to the patient at a minimum.

“Diagnostic Service”

“Diagnostic Service” shall mean a test or procedure performed for specified symptoms to detect or to monitor a Disease or condition. It must be ordered by a Physician or other professional Provider.

“Disease”

“Disease” shall mean any disorder which does not arise out of, which is not caused or contributed to by, and which is not a consequence of any employment or occupation for compensation or profit; however, if evidence satisfactory to the Plan is furnished showing that the individual concerned is covered as an employee under any worker’s compensation law, occupational disease law or any other legislation of similar purpose, or under the maritime doctrine of maintenance, wages, and cure, but that the disorder involved is one not covered under the applicable law or doctrine, then such disorder shall, for the purposes of the Plan, be regarded as a Sickness, Illness or Disease.

“Disease Management”

“Disease Management” shall mean the program used to evaluate medical and prescription claims to assess a Participant’s risks and gaps in care. Health coaches assist Participants with optimizing care guidelines respective to their general health and wellness and those specific to their chronic condition. As part of the program, an extensive initial assessment is conducted, followed by ongoing periodic condition specific assessments. A complete assessment is then conducted annually and changes in risk level are identified. The chronic conditions focused on as part of the Disease Management program are: Asthma; Diabetes (Type 1 and Type 2); Heart Health Conditions including Coronary Artery Disease, Hypertension, High Cholesterol, Stroke, Cerebral Vascular Disease, Congestive Heart Failure, and Chronic Obstructive Pulmonary Disease.

“Drug”

“Drug” shall mean insulin and prescription legend drugs. A prescription legend drug is a Federal legend drug (any medicinal substance which bears the legend: “Caution: Federal law prohibits dispensing without a prescription”) or a State restricted drug (any medicinal substance which may be dispensed only by prescription, according to State law) and which, in either case, is legally obtained from a licensed drug dispenser only upon a prescription of a currently licensed Physician.

“Durable Medical Equipment”

“Durable Medical Equipment” shall mean equipment which:

1. Can withstand repeated use;
2. Is primarily and customarily used to serve a medical purpose;
3. Generally is not useful to a person in the absence of an Illness or Injury; and
4. Is appropriate for use in the home.

Certain items require pre-certification.

“Eligibility Period”

“Eligibility Period” shall mean the period of 1 month from the Employee’s official date of employment.

“Emergency”

“Emergency” shall mean a situation where necessary treatment is required as the result of a sudden and severe medical event or acute condition. An Emergency includes poisoning, shock, and hemorrhage. Other Emergencies and acute conditions may be considered on receipt of proof, satisfactory to the Plan, that an Emergency did exist. The Plan may, at its own discretion, request satisfactory proof that an Emergency or acute condition did exist.

“Emergency Medical Condition”

“Emergency Medical Condition” shall mean a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in a condition described in clause (i), (ii), or (iii) of section 1867(e)(1)(A) of the Social Security Act (42 U.S.C. 1395dd(e)(1)(A)). In that provision of the Social Security Act, clause (i) refers to placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy; clause (ii) refers to serious impairment to bodily functions; and clause (iii) refers to serious dysfunction of any bodily organ or part.

“Emergency Services”

“Emergency Services” shall mean, with respect to an Emergency Medical Condition:

1. A medical screening examination (as required under section 1867 of the Social Security Act, 42 U.S.C. 1395dd) that is within the capability of the emergency department of a Hospital, including ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition; and
2. Such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the Hospital, as are required under section 1867 of the Social Security Act (42 U.S.C. 1395dd) to stabilize the patient.

“Employee”

“Employee” shall mean a person who meets the following eligibility requirements:

1. The Employee must be in a salaried exempt or salaried non-exempt position;
2. The Employee must be Actively at Work on the date coverage begins;
3. The Employee must make the required contribution towards the coverage; and
4. A Full-Time Job Share Active Employee of the Employer who normally works at least 20 hours per week.

“Essential Health Benefits”

“Essential Health Benefits” shall mean, under section 1302(b) of the Patient Protection and Affordable Care Act, those health benefits to include at least the following general categories and the items and services covered within the categories: ambulatory patient services; Emergency Services; hospitalization; maternity and newborn care; mental health and substance abuse disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

“Experimental” and/or “Investigational”

“Experimental” and/or “Investigational” (“Experimental”) shall mean services or treatments that are not widely used or accepted by most practitioners or lack credible evidence to support positive short or long-term outcomes from those services or treatments; these services are not included under or as Medicare reimbursable procedures, and include services, supplies, care, procedures, treatments or courses of treatment which:

1. Do not constitute accepted medical practice under the standards of the case and by the standards of a reasonable segment of the medical community or government oversight agencies at the time rendered; or
2. Are rendered on a research basis as determined by the United States Food and Drug Administration (FDA) and the AMA’s Council on Medical Specialty Societies.

All phases of clinical trials shall be considered Experimental.

A drug, device, or medical treatment or procedure is Experimental:

1. If the drug or device cannot be lawfully marketed without approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished;
2. If reliable evidence shows that the drug, device or medical treatment or procedure is the subject of ongoing Phase I, II, or III clinical trials or under study to determine its:
 - a) maximum tolerated dose;
 - b) toxicity;
 - c) safety;
 - d) efficacy; and
 - e) efficacy as compared with the standard means of treatment or diagnosis; or
3. if reliable evidence shows that the consensus among experts regarding the drug, device, or medical treatment or procedure is that further studies or clinical trials are necessary to determine its:
 - a) maximum tolerated dose;
 - b) toxicity;
 - c) safety;
 - d) efficacy; and
 - e) efficacy as compared with the standard means of treatment or diagnosis.

Reliable evidence shall mean:

1. Only published reports and articles in the authoritative medical and scientific literature;
2. The written protocol or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device, or medical treatment or procedure; or
3. The written informed consent used by the treating facility or by another facility studying substantially the same drug, device, or medical treatment or procedure.

In the context of drugs used in the treatment of cancer, the use of a drug will not be considered Experimental and/or Investigational where either (1) the use of the drug has been recognized as safe and effective for the treatment of the specific type of cancer in the National Comprehensive Cancer Network’s Drugs and Biologics Compendium, Thomson Micromedex DRUGDEX, Thomson Micromedex DrugPoints or Clinical Pharmacology or (2) the drug is provided in association with a Phase II, III or IV trial for cancer, as approved

by the FDA or sanctioned by the National Cancer Institute (“NCI”) or an NCI-sponsored group and standard treatment (i) has been or would be ineffective, (ii) does not exist, or (iii) there is no clearly superior non-investigational alternative that can be delivered more cost efficiently, each as determined by the Plan Administrator.

“Family Unit”

“Family Unit” shall mean the Employee, his or her spouse and/or Children.

“FMLA”

“FMLA” shall mean the Family and Medical Leave Act of 1993, as amended.

“FMLA Leave”

“FMLA Leave” shall mean a leave of absence, which the Employer is required to extend to an Employee under the provisions of the FMLA.

“GINA”

“GINA” shall mean the Genetic Information Nondiscrimination Act of 2008 (Public Law No. 110-233), which prohibits group health plans, issuers of individual health care policies, and employers from discriminating on the basis of genetic information.

“Health Breach Notification Rule”

“Health Breach Notification Rule” shall mean 16 CFR Part 318.

“High Deductible Health Plan (HDHP)”

“High Deductible Health Plan (HDHP)” shall mean the Plan option that contains a higher annual deductible than typical health plans and a maximum limit on the annual Out-of-Pocket expenses, set by the Internal Revenue Service (IRS), that the Participant must pay for covered expenses.

“HIPAA”

“HIPAA” shall mean the Health Insurance Portability and Accountability Act of 1996, as amended.

“Home Health Care Services”

“Home Health Care Services” shall mean the continual care and treatment of an individual if:

1. The institutionalization of the individual would otherwise have been required if home health care was not provided;
2. The treatment plan covering the home health care service is established and approved in writing by the attending Physician; and
3. The home health care is the result of an Illness or Injury.

Home Health Care Services require pre-certification.

“Home Health Care Agency”

“Home Health Care Agency” shall mean an agency or organization which provides a program of home health care and which:

1. Is approved as a Home Health Agency under Medicare;
2. Is established and operated in accordance with the applicable laws in the jurisdiction in which it is located and, where licensing is required, has been licensed and approved by the regulatory authority having the responsibility for licensing; or
3. Meets all of the following requirements:

- a. It is an agency which holds itself forth to the public as having the primary purpose of providing a home health care delivery system bringing supportive services to the home;
- b. It has a full-time administrator;
- c. It maintains written records of services provided to the patient;
- d. Its staff includes at least one registered nurse (R.N.) or it has nursing care by a registered nurse (R.N.) available; and
- e. Its employees are bonded and it provides malpractice insurance.

“Hospice Provider”

“Hospice Provider” shall mean a facility that provides medical, social, psychological and spiritual care as palliative treatment for terminally ill patients in the home and/or as an Inpatient using an interdisciplinary team of professionals. A Hospice Provider must be approved by the Joint Commission on Accreditation of Health Care Organizations or certified by Medicare.

“Hospital”

“Hospital” shall mean an Institution that meets all of the following requirements:

1. It provides medical and Surgical facilities for the treatment and care of Injured or Sick persons on an Inpatient basis;
2. It is under the supervision of a staff of Physicians;
3. It provides 24-hour-a-day nursing service by registered nurses;
4. It is duly licensed as a hospital, except that this requirement will not apply in the case of a State tax-supported Institution;
5. It is not, other than incidentally, a place for rest, a place for the aged, a nursing home or a custodial or training-type Institution, or an Institution which is supported in whole or in part by a Federal government fund; and
6. It is accredited by the Joint Commission on Accreditation of Hospitals sponsored by the AMA and the AHA.

The requirement of surgical facilities shall not apply to a Hospital specializing in the care and treatment of mentally ill patients, provided such Institution is accredited as such a facility by the Joint Commission on Accreditation of Hospitals sponsored by the AMA and the AHA.

Inpatient hospitalization requires pre-certification.

“Hospital” shall also have the same meaning, where appropriate in context, set forth in the definition of “Ambulatory Surgical Center.”

“Illness”

“Illness” shall have the meaning set forth in the definition of “Disease.”

“Impregnation and Infertility Treatment”

“Impregnation and Infertility Treatment” shall mean artificial insemination, fertility drugs, G.I.F.T. (Gamete Intrafallopian Transfer), impotency drugs such as Viagra™, in-vitro fertilization, sterilization, surrogate mother, donor eggs, or any type of artificial impregnation procedure, whether or not such procedure is successful.

“Incurred”

“Incurred” shall mean that a covered expense is Incurred on the date the service is rendered or the supply is obtained. With respect to a course of treatment or procedure which includes several steps or phases of treatment, covered expenses are Incurred for the various steps or phases as the services related to each step are rendered and not when services relating to the initial step or phase are rendered. More specifically, covered expenses for the entire procedure or course of treatment are not Incurred upon commencement of the first stage of the procedure or course of treatment.

“Injury”

“Injury” shall mean an Accidental Bodily Injury, which does not arise out of, which is not caused or contributed to by, and which is not a consequence of, any employment or occupation for compensation or profit.

“Inpatient”

“Inpatient” shall mean any person who, while confined to a Hospital, is assigned to a bed in any department of the Hospital other than its outpatient department and for whom a charge for Room and Board is made by the Hospital.

“Institution”

“Institution” shall mean a facility, operating within the scope of its license, whose purpose is to provide organized health care and treatment to individuals, such as a Hospital, Ambulatory Surgical Center, Psychiatric Hospital, community mental health center, residential treatment facility, psychiatric treatment facility, Substance Abuse Treatment Center, alternative birthing center, Home Health Care Center, or any other such facility that the Plan approves.

“Intensive Care Unit (ICU)”

“Intensive Care Unit (ICU)” shall have the same meaning set forth in the definition of “Cardiac Care Unit.”

“Laboratory”

“Laboratory” shall mean a facility which is maintained to perform diagnostic tests and which is approved for Medicare reimbursement.

“Leave of Absence”

“Leave of Absence” shall mean a leave of absence of an Employee that has been approved by his or her Participating Employer, as provided for in the Participating Employer’s rules, policies, procedures and practices.

“Mastectomy”

“Mastectomy” shall mean the surgical removal of all or part of a breast.

“Maximum Amount” or “Maximum Allowable Charge”

“Maximum Amount” and/or “Maximum Allowable Charge” shall mean the benefit payable for a specific coverage item or benefit under the Plan. Maximum Allowable Charge(s) will be the lesser of:

- The Usual and Customary amount;
- The allowable charge specified under the terms of the Plan;
- The negotiated rate established in a contractual arrangement with a Provider; or
- The actual billed charges for the covered services.

The Plan will reimburse the actual charge billed if it is less than the Usual and Customary amount. The Plan has the discretionary authority to decide if a charge is Usual and Customary and for a Medically Necessary and Reasonable service.

The **Maximum Allowable Charge** will not include any identifiable billing mistakes including, but not limited to, up-coding, duplicate charges, and charges for services not performed.

“Medical Child Support Order”

“Medical Child Support Order” shall mean any judgment, decree or order (including approval of a domestic relations settlement agreement) issued by a court of competent jurisdiction that:

1. Provides for child support with respect to a Participant's Child or directs the Participant to provide coverage under a health benefits plan pursuant to a State domestic relations law (including a community property law); or
2. Enforces a law relating to medical child support described in Social Security Act §1908 (as added by Omnibus Budget Reconciliation Act of 1993 §13822) with respect to a group health plan.

“Medically Necessary”

“Medical Care Necessity”, “Medically Necessary”, “Medical Necessity” and similar language refers to health care services ordered by a Physician exercising prudent clinical judgment provided to a Plan Participant for the purposes of evaluation, diagnosis or treatment of that Plan Participant's Sickness or Injury. Such services, to be considered Medically Necessary, must be clinically appropriate in terms of type, frequency, extent, site and duration for the diagnosis or treatment of the Plan Participant's Sickness or Injury. The Medically Necessary setting and level of service is that setting and level of service which, considering the Plan Participant's medical symptoms and conditions, cannot be provided in a less intensive medical setting. Such services, to be considered Medically Necessary must be no more costly than alternative interventions, including no intervention and are at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the Plan Participant's Sickness or Injury without adversely affecting the Plan Participant's medical condition.

- A) It must not be maintenance therapy or maintenance treatment.
- B) Its purpose must be to restore health.
- C) It must not be primarily custodial in nature.
- D) It must not be a listed item or treatment not allowed for reimbursement by CMS (Medicare).
- E) The Plan reserves the right to incorporate CMS (Medicare) guidelines in effect on the date of treatment as additional criteria for determination of Medical Necessity and/or an Allowable Expense.

For Hospital stays, this means that acute care as an Inpatient is necessary due to the kind of services the Participant is receiving or the severity of the Participant's condition and that safe and adequate care cannot be received as an outpatient or in a less intensified medical setting. The mere fact that the service is furnished, prescribed or approved by a Physician does not mean that it is “Medically Necessary.” In addition, the fact that certain services are excluded from coverage under this Plan because they are not “Medically Necessary” does not mean that any other services are deemed to be “Medically Necessary.”

To be Medically Necessary, all of these criteria must be met. Merely because a Physician or Dentist recommends, approves, or orders certain care does not mean that it is Medically Necessary. The determination of whether a service, supply, or treatment is or is not Medically Necessary may include findings of the American Medical Association and the Plan Administrator's own medical advisors. The Plan Administrator has the discretionary authority to decide whether care or treatment is Medically Necessary.

“Medical Record Review”

“Medical Record Review” is the process by which the Plan, based upon a medical record review and audit, determines that a different treatment or different quantity of a drug or supply was provided which is not supported in the billing, then the Plan Administrator may determine the **Maximum Allowable Charge** according to the medical record review and audit results.

“Medicare”

“Medicare” shall mean the program of health care for the aged established by Title XVIII of the Social Security Act of 1965, as amended.

“Mental Health Parity and Addiction Equity Act of 2008 (“MHPAEA”)

“Mental Health Parity and Addiction Equity Act of 2008 (“MHPAEA”)” shall mean in the case of a group health plan (or health insurance coverage offered in connection with such a plan) that provides both medical and surgical benefits and mental health or substance use disorder benefits, such plan or coverage shall ensure that:

1. The financial requirements applicable to such mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements applied to substantially all medical and surgical benefits covered by the Plan (or coverage) and that there are no separate cost sharing requirements that are applicable only with respect to mental health or substance use disorder benefits. If these benefits are covered by the group health plan (or health insurance coverage is offered in connection with such a plan); and
2. The treatment limitations applicable to such mental health or substance use order benefits are no more restrictive than the predominant treatment limitations applied to substantially all medical and surgical benefits covered by the Plan (or coverage), and that there are no separate treatment limitations that are applicable only with respect to mental health or substance use disorder benefits. If these benefits are covered by the group health plan (or health insurance coverage offered in connection with such a plan).

“Mental or Nervous Disorder”

“Mental or Nervous Disorder” shall mean any disease or condition, regardless of whether the cause is organic, that is classified as a Mental or Nervous Disorder in the current edition of International Classification of Diseases, published by the U.S. Department of Health and Human Services, is listed in the current edition of Diagnostic and Statistical Manual of Mental Disorders, published by the American Psychiatric Association or other relevant State guideline or applicable sources.

“National Medical Support Notice” or “NMSN”

“National Medical Support Notice” or “NMSN” shall mean a notice that contains the following information:

1. Name of an issuing State agency;
2. Name and mailing address (if any) of an employee who is a Participant under the Plan;
3. Name and mailing address of one or more Alternate Recipients (i.e., the child or children of the Participant or the name and address of a substituted official or agency that has been substituted for the mailing address of the Alternate Recipients(s)); and
4. Identity of an underlying child support order.

“Network”

“Network” shall mean the medical provider network the Plan contracts to access discounted fees for service for Participants. The Network Provider will be identified on the Participants identification card.

“No-Fault Auto Insurance”

“No-Fault Auto Insurance” is the basic reparations provision of a law providing for payments without determining fault in connection with automobile accidents.

“Non-Occupational Injury”

“Non-occupational Injury” shall have the meaning set forth in the definition of “Injury.”

“Non Network Fee Schedule (NNFS)”

“Non Network Fee Schedule (NNFS)” is a fee schedule used to re-price non-network claims.

“Non-Network Provider”

“Non-Network Provider” shall mean a Provider who is not participating in the Healthlink HMO, Freedom Network Select, Healthlink PPO or Freedom Network.

“Other Plan”

“Other Plan” shall include, but is not limited to:

1. Any primary payer besides the Plan;
2. Any other group health plan;
3. Any other coverage or policy covering the Participant;

4. Any first party insurance through medical payment coverage, personal injury protection, no-fault coverage, uninsured or underinsured motorist coverage;
5. Any policy of insurance from any insurance company or guarantor of a responsible party;
6. Any policy of insurance from any insurance company or guarantor of a third party;
7. Worker's compensation or other liability insurance company; or
8. Any other source, including but not limited to crime victim restitution funds, any medical, disability or other benefit payments, and school insurance coverage.

“Out of Area”

“Out of Area” shall mean a geographic area, as determined by the Plan Administrator, at the time each Participant becomes eligible for coverage under this Plan.

“Out-of-Network”

“Out-of-Network” shall mean covered services rendered by a Non-Network Provider.

“Participant” / “Plan Participant”

“Participant” shall mean any Employee or Dependent who is eligible for benefits under the Plan.

“Physician”

“Physician” shall mean a Doctor of Medicine (M.D.), Doctor of Osteopathy (D.O.), Doctor of Dental Surgery (D.D.S.), Doctor of Podiatry (D.P.M.), Doctor of Chiropractic (D.C.), Psychologist (Ph.D.), psychiatrist or midwife.

“Plan Year”

“Plan Year” shall mean a period commencing on the Effective Date or any anniversary of the adoption of this Plan and continuing until the next succeeding anniversary.

“Pre-admission Tests”

“Pre-admission Tests” shall mean those Diagnostic Services done prior to scheduled Surgery, provided that:

1. The tests are approved by both the Hospital and the Physician;
2. The tests are performed on an outpatient basis prior to Hospital admission; and
3. The tests are performed at the Hospital into which confinement is scheduled, or at a qualified facility designated by the Physician who will perform the Surgery.

“Pregnancy”

“Pregnancy” shall mean carrying a child, resulting childbirth, miscarriage and non-elective abortion. The Plan considers Pregnancy as a Sickness for the purpose of determining benefits.

“Pre-Certification”

“Pre-Certification” shall mean a determination of Medical Necessity of the services or procedures and the appropriateness of the planned course of treatment (e.g. appropriate length of stay or the appropriate number of visits or treatments). Compliance with Pre-Certification requirements is not a guarantee of benefit payment.

“Pre-existing Condition”

“Pre existing Condition” is any Sickness, Illness, Disease or Injury (other than Pregnancy), regardless of cause, for which medical advice, diagnosis, care or treatment was recommended or received, by or from a Provider or practitioner duly licensed to provide such care under applicable State law and operating within the scope of practice authorized by such State law, during the 6 months immediately prior to the date an Employee's Eligibility Period commences (the “Enrollment Date”).

Coverage will be available for such condition on the day immediately following the expiration of 12 months after the Enrollment Date. A Participant has the right to demonstrate any Creditable Coverage, and the applicable

period shall be reduced by any Creditable Coverage unless that Creditable Coverage occurred before a Significant Break in Coverage.

“Prior Authorization”

“Prior Authorization” shall mean authorization obtained by a Participant prior to obtaining or purchasing a prescription drug. The Participant must obtain Prior Authorization for any covered drug which costs more than \$1,000. Additionally, a Participant may obtain Prior Authorization for drugs which are not included in the Covered Prescription Drugs section. If Prior Authorization is obtained for drugs which are not included under the Covered Prescription Drugs section, such medications shall be covered as an eligible expense under the Plan. The Plan will also provide coverage for prescriptions obtained from a Non-Participating Pharmacy when Prior Authorization is obtained in accordance with the provisions set forth herein.

In order to obtain Prior Authorization, the Participant should contact the Prescription Drug Vendor at the phone number appearing on the Participant’s identification card prior to obtaining or purchasing the prescription drug. The Participant may be asked to provide certain information to assist in the determination of a drug’s Medical Necessity. Failure to obtain Prior Authorization for the drugs listed within this section will result in no coverage for such drugs under the Plan.

“Prior Plan”

“Prior Plan” shall mean the coverage provided on a group or group-type basis by the group insurance policy, benefit plan or service plan that was terminated on the day before the Effective Date of the Plan and replaced by the Plan.

“Prior to Effective Date” or “After Termination Date”

“Prior to Effective Date” or “After Termination Date” are dates occurring before a Participant gains eligibility from the Plan, or dates occurring after a Participant loses eligibility from the Plan, as well as charges incurred prior to the effective date of coverage under the Plan or after coverage is terminated.

“Privacy Standards”

“Privacy Standards” shall mean the standards of the privacy of individually identifiable health information, as pursuant to HIPAA.

“Provider”

“Provider” shall mean a Physician, a licensed speech or occupational therapist, licensed professional physical therapist, physiotherapist, audiologist, speech language pathologist, licensed professional counselor, certified nurse practitioner, certified psychiatric/mental health clinical nurse, nutritionist, or other practitioner or facility defined or listed herein, or approved by the Plan Administrator.

“Psychiatric Hospital”

“Psychiatric Hospital” shall mean an Institution constituted, licensed, and operated as set forth in the laws that apply to Hospitals, which meets all of the following requirements:

1. It is primarily engaged in providing psychiatric services for the diagnosis and treatment of mentally ill persons either by, or under the supervision of, a Physician;
2. It maintains clinical records on all patients and keeps records as needed to determine the degree and intensity of treatment provided;
3. It is licensed as a psychiatric hospital;
4. It requires that every patient be under the care of a Physician; and
5. It provides 24-hour-a-day nursing service.

The term Psychiatric Hospital does not include an Institution, or that part of an Institution, used mainly for nursing care, rest care, convalescent care, care of the aged, Custodial Care or educational care.

“Qualified Medical Child Support Order” or “QMCSO”

“Qualified Medical Child Support Order” or “QMCSO” is a Medical Child Support Order that creates or recognizes the existence of an Alternate Recipient’s right to, or assigns to an Alternate Recipient the right to, receive benefits for which a Participant or Eligible Dependent is entitled under this Plan.

“Reasonable”

“Reasonable” and/or “Reasonableness” shall mean in the administrator’s discretion, services or supplies, or fees for services or supplies which are necessary for the care and treatment of illness or injury not caused by the treating Provider. Determination that fee(s) or services are reasonable will be made by the Plan Administrator, taking into consideration unusual circumstances or complications requiring additional time, skill and experience in connection with a particular service or supply; industry standards and practices as they relate to similar scenarios; and the cause of injury or illness necessitating the service(s) and/or charge(s).

This determination will consider, but will not be limited to, the findings and assessments of the following entities: (a) The National Medical Associations, Societies, and organizations; and (b) The Food and Drug Administration. To be Reasonable, service(s) and/or fee(s) must be in compliance with generally accepted billing practices for unbundling or multiple procedures. Services, supplies, care and/or treatment that results from errors in medical care that are clearly identifiable, preventable, and serious in their consequence for patients, are not Reasonable. The Plan Administrator retains discretionary authority to determine whether service(s) and/or fee(s) are Reasonable based upon information presented to the Plan Administrator. A finding of Provider negligence and/or malpractice is not required for service(s) and/or fee(s) to be considered not Reasonable.

Charge(s) and/or services are not considered to be Reasonable, and as such are not eligible for payment (exceed the Maximum Allowable Charge), when they result from Provider error(s) and/or facility-acquired conditions deemed “reasonably preventable” through the use of evidence-based guidelines, taking into consideration but not limited to CMS guidelines.

The Plan reserves for itself and parties acting on its behalf the right to review charges processed and/or paid by the Plan, to identify charge(s) and/or service(s) that are not Reasonable and therefore not eligible for payment by the Plan.

“Rehabilitation Hospital”

“Rehabilitation Hospital” shall mean an Institution which mainly provides therapeutic and restorative services to Sick or Injured people. It is recognized as such if:

1. It carries out its stated purpose under all relevant Federal, State and local laws;
2. It is accredited for its stated purpose by either the Joint Commission on Accreditation of Hospitals or the Commission on Accreditation for Rehabilitation Facilities; or
3. It is approved for its stated purpose by Medicare.

“Room and Board”

“Room and Board” shall mean a Hospital’s charge for:

1. Room and linen service;
2. Dietary service, including meals, special diets and nourishment;
3. General nursing service; and
4. Other conditions of occupancy which are Medically Necessary.

“Scheduled benefit” or “Scheduled benefit amount” means a specified dollar amount that will be considered for reimbursement under the Plan for a particular type of medical care, service or supply provided. Scheduled benefits are based upon covered expenses not otherwise limited or excluded under the terms of the Plan. A partial listing of scheduled benefit amounts may be found in the section, “Summary of Benefits”. A complete listing of scheduled

benefit amounts may be obtained on the web site at www.healthscopebenefits.com, or in paper copy free of charge on request to:

Conservation Employees' Benefits Plan
P.O. Box 507
Jefferson City, MO 65102
573-751-4115

“Security Standards”

“Security Standards” shall mean the final rule implementing HIPAA’s Security Standards for the Protection of Electronic PHI, as amended.

“Sickness”

“Sickness” shall have the meaning set forth in the definition of “Disease.”

“Significant Break in Coverage”

“Significant Break in Coverage” shall mean a period of 63 consecutive days during each of which an individual does not have any Creditable Coverage.

“Substance Abuse”

“Substance Abuse” shall mean any use of alcohol, any Drug (whether obtained legally or illegally), any narcotic, or any hallucinogenic or other illegal substance, which produces a pattern of pathological use, causing impairment in social or occupational functioning, or which produces physiological dependency evidenced by physical tolerance or withdrawal. It is the excessive use of a substance, especially alcohol or a drug. The DSM-IV definition is applied as follows:

- A. A maladaptive pattern of substance use leading to clinically significant impairment or distress, as manifested by one (or more) of the following, occurring within a 12-month period:
 - 1. Recurrent substance use resulting in a failure to fulfill major role obligations at work, school or home (e.g., repeated absences or poor work performance related to substance use; substance-related absences, suspensions or expulsions from school; neglect of children or household);
 - 2. Recurrent substance use in situations in which it is physically hazardous (e.g., driving an automobile or operating a machine when impaired by substance use);
 - 3. Recurrent substance-related legal problems (e.g., arrests for substance-related disorderly conduct); or
 - 4. Continued substance use despite having persistent or recurrent social or interpersonal problems caused or exacerbated by the effects of the substance (e.g., arguments with spouse about consequences of intoxication, physical fights);
- B. The symptoms have never met the criteria for Substance Dependence for this class of substance.

“Substance Abuse Treatment Center”

“Substance Abuse Treatment Center” shall mean an Institution which provides a program for the treatment of Substance Abuse by means of a written treatment plan approved and monitored by a Physician. This Institution must be:

- 1. Affiliated with a Hospital under a contractual agreement with an established system for patient referral;
- 2. Accredited as such a facility by the Joint Commission on Accreditation of Hospitals; or
- 3. Licensed, certified or approved as an alcohol or Substance Abuse treatment program or center by a State agency having legal authority to do so.

Substance Dependence: Substance use history which includes the following: (1) substance abuse (see above); (2) continuation of use despite related problems; (3) development of tolerance (more of the drug is needed to achieve the same effect); and (4) withdrawal symptoms.

“Surgery”

“Surgery” shall mean any of the following:

1. The incision, excision, debridement or cauterization of any organ or part of the body, and the suturing of a wound;
2. The manipulative reduction of a fracture or dislocation or the manipulation of a joint including application of cast or traction;
3. The removal by endoscopic means of a stone or other foreign object from any part of the body or the diagnostic examination by endoscopic means of any part of the body;
4. The induction of artificial pneumothorax and the injection of sclerosing solutions;
5. Arthrodesis, paracentesis, arthrocentesis and all injections into the joints or bursa;
6. Obstetrical delivery and dilatation and curettage; or
7. Biopsy.

“Surgical Procedure”

“Surgical Procedure” shall have the same meaning set forth in the definition of “Surgery.”

“Total Disability”

“Total Disability” shall mean an individual is determined as being disabled for Social Security purposes and provides such evidence to the Plan of the determination as the Plan Administrator may, in its sole discretion, require.

“Totally Disabled”

“Totally Disabled” shall have the same meaning set forth in the definition of “Total Disability.”

“Uniformed Services”

“Uniformed Services” shall mean the Armed Forces, the Army National Guard and the Air National Guard, when engaged in active duty for training, inactive duty training, or full-time National Guard duty, the commissioned corps of the Public Health Service, and any other category of persons designated by the President of the United States in time of war or Emergency.

“USERRA”

“USERRA” shall mean the Uniformed Services Employment and Reemployment Rights Act of 1994 (“USERRA”).

“Usual and Customary”

“Usual and Customary” (U&C) shall mean covered expenses which are identified by the Plan Administrator, taking into consideration the fee(s) which the Provider most frequently charges the majority of patients for the service or supply, the cost to the Provider for providing the services, the prevailing range of fees charged in the same “area” by Providers of similar training and experience for the service or supply, and the Medicare reimbursement rates. The term(s) “same geographic locale” and/or “area” shall be defined as a metropolitan area, county, or such greater area as is necessary to obtain a representative cross-section of Providers, persons or organizations rendering such treatment, services, or supplies for which a specific charge is made. To be Usual and Customary, fee(s) must be in compliance with generally accepted billing practices for unbundling or multiple procedures.

The term “Usual” refers to the amount of a charge made for medical services, care, or supplies, to the extent that the charge does not exceed the common level of charges made by other medical professionals with similar credentials, or health care facilities, pharmacies, or equipment suppliers of similar standing, which are located in the same geographic locale in which the charge is incurred.

The term “Customary” refers to the form and substance of a service, supply, or treatment provided in accordance with generally accepted standards of medical practice to one individual, which is appropriate for the care or treatment of the same sex, comparable age and who receive such services or supplies within the same geographic locale.

The term “Usual and Customary” does not necessarily mean the actual charge made nor the specific service or supply furnished to a Plan Participant by a Provider of services or supplies, such as a physician, therapist, nurse, hospital, or pharmacist. The Plan Administrator will determine what the Usual and Customary charge is, for any procedure, service, or supply, and whether a specific procedure, service or supply is Usual and Customary.

Usual and Customary charges may, at the Plan Administrator’s discretion, alternatively be determined and established by the Plan using normative data such as, but not limited to, Medicare cost to charge ratios, average wholesale price (AWP) for prescriptions and/or manufacturer’s retail pricing (MRP) for supplies and devices.

All other defined terms in this Plan Document shall have the meanings specified in the Plan Document where they appear.

ARTICLE V
ELIGIBILITY FOR COVERAGE
SPECIAL RESTRICTIONS FOR PRE-EXISTING CONDITIONS

5.01 Eligibility for Individual Coverage

For Employees who are newly hired, re-hired or become eligible under the Plan, the Employee must complete and submit an enrollment application to the Plan within 31 days of the Employee's official date of employment. Coverage shall become effective on the 1st or the 16th of the month following the Eligibility Period. As used herein, the Eligibility Period is one month from the Employee's official date of employment.

In addition to an enrollment application, an Employee must submit proof that the Employee and any Dependent(s) are citizens or permanent residents of the United States or are lawfully present in the United States. This proof may take the form of:

1. U.S. Birth Certificate;
2. U.S. Passport (valid or expired);
3. U.S. Passport Card (valid or expired);
4. Certificate of Citizenship;
5. Certificate of Birth Abroad;
6. Certificate of Naturalization; or
7. Valid Lawful Permanent Resident Card.

An Employee and any Dependent(s) who cannot provide the proof required may alternatively sign an affidavit under oath, attesting to either United States citizenship or classification by the United States as an alien lawfully admitted for permanent resident, in order to receive temporary benefits or a temporary identification document. The affidavit shall be on or consistent with forms prepared by the state or local government agency administering the state or local public benefits and shall include the applicant's Social Security number or any applicable federal identification number and an explanation of the penalties under state law for obtaining public assistance benefits fraudulently.

If the Employee and/or Dependent(s) have provided the sworn affidavit, they will be eligible to receive temporary public benefits for:

1. 90 days or until such time that it is determined that the Employee and/or Dependent(s) are not lawfully present in the United States, whichever is earlier; or
2. Indefinitely if the Employee and/or Dependent(s) provides a copy of a completed application for a birth certificate that is pending in Missouri or some other state. An extension granted under this provision shall terminate upon receipt of a birth certificate or a determination that a birth certificate does not exist because the Employee and/or Dependent(s) are not a United States citizen.

All Employees and/or Dependent(s) must have the appropriate documentation presented at the time of application. A copy of the following documentation is needed:

1. Employee – Birth Certificate;
2. Marriage – Marriage License;
3. Dependent(s) – Birth Certificates for each person added;
4. Divorce – Divorce Decree;
5. Birth – Birth Certificate;
6. Adoption – Adoption Papers;
7. Certificate of Creditable Coverage;
8. Social Security Number – Social Security Card.

If the requested information is not provided, coverage under the Plan will not take effect. If an Employee is not Actively Working on the day Coverage would otherwise become effective, the Effective Date of Coverage will be postponed to the day the Employee returns to work. This does not apply if the Employee is not Actively Working due to the existence of a health condition.

5.02 Eligibility Dates for Dependent Coverage

Each Employee will become eligible for coverage under this Plan for his or her Dependents on the latest of the following dates:

1. His or her date of eligibility for coverage for himself or herself under the Plan;
2. The date coverage for his or her Dependents first becomes available under any amendment to the Plan, if such coverage was not provided under the Plan on the Effective Date of the Plan; and
3. The first date upon which he or she acquires a Dependent.

In no event will any Dependent Child be covered as a Dependent of more than one Employee who is covered under the Plan.

Any reference in this Plan to an Employee's Dependent being covered means that such Employee is covered for Dependent Coverage.

5.03 Effective Dates of Coverage; Conditions

The coverage for which an individual is eligible under this Plan will become effective on the date specified below, subject to the conditions of this section.

1. Enrollment Form. Coverage for an Employee and his or her Dependents must be requested by the Employee on a form furnished by the Plan Administrator and will become effective on the date such Employee or Dependents are eligible, provided the Employee has enrolled for such coverage on a form satisfactory to the Plan Administrator within the 31-day period immediately following the date of eligibility.
2. Birth of Dependent Child. If a Dependent Child is born after the date the Employee's coverage for himself or herself under the Plan becomes effective coverage shall take effect from and after the moment of birth, provided the Employee makes written application to the Plan within 31 days of birth and agrees to make any required contribution. To the extent of the benefits provided herein, and any limitations of this Plan with respect to Pre-existing Conditions or congenital defects shall not apply to such Child.
3. Newly Acquired Dependents. If an Employee acquires a Dependent, coverage for the newly acquired Dependent shall be effective on the date the Dependent becomes eligible, provided application is made to the Plan within 31 days of the date of eligibility and any required contributions are made.

The Pre-existing Condition limitation does not apply to your Child that has not yet reached age 19.

4. Requirement for Employee Coverage. No coverage for Dependents of an Employee will become effective unless the Employee is, or simultaneously becomes, eligible for coverage for himself or herself under the Plan.
5. Coverage as Both Employee and Dependent. No person may be simultaneously covered under this Plan as both an Employee and a Dependent.
6. Medicaid Coverage. An individual's eligibility for any State Medicaid benefits will not be taken into account by the Plan in determining that individual's eligibility under the Plan.
7. FMLA Leave. Regardless of any requirements set forth in the Plan, the Plan shall at all times comply with FMLA.

5.04 Special Enrollment

The Plan provides special enrollment periods that allow Employee's to enroll in the Plan, even if they declined enrollment during an initial or subsequent eligibility period.

5.04A Loss of Other Coverage

If an Employee declined enrollment for himself or herself or his or her Dependents (including his or her spouse) because of other health coverage, he or she may enroll for coverage for himself or herself and/or his or her Dependents if the other health coverage is lost for reasons other than failure to make required payment. The Employee must make written application for special enrollment within 31 days of the date the other health coverage was lost. For example, if the Employee loses his or her other health coverage on September 15, he or she must notify the Plan Administrator and apply for coverage by close of business on October 16.

The following conditions apply to any eligible Employee and Dependents:

An Employee may enroll during this special enrollment period:

1. If the Employee is eligible for coverage under the terms of this Plan;
2. The Employee is not currently enrolled under the Plan;
3. When enrollment was previously offered, the Employee declined because of coverage under another group health plan or health insurance coverage; and
4. If the other coverage was terminated due to loss of eligibility for the coverage (including due to legal separation, divorce, death, termination of employment, or reduction in the number of hours), or because employer contributions for the coverage were terminated.

An Employee who is already enrolled in a benefit package may enroll in another benefit package under the Plan if a Dependent of that Employee has a special enrollment right in the Plan because the Dependent lost eligibility for other coverage. The Employee must make written application for special enrollment in the new benefit package within 31 days of the date the other health coverage was lost.

The Employee is not eligible for this special enrollment right if:

1. The other coverage was COBRA continuation coverage and the Employee did not exhaust the maximum time available to him or her for that COBRA coverage; or
2. The other coverage was lost due to non-payment of requisite contribution / premium or for cause (such as making a fraudulent claim or an intentional misrepresentation of a material fact in connection with the other plan).

If the conditions for special enrollment are satisfied, coverage for the Employee and/or his or her Dependent(s) will be effective at 12:01 A.M. on the first day following the loss of coverage or eligibility.

5.04B New Dependent

If an Employee acquires a new Dependent as a result of marriage, birth, adoption, placement for adoption or any legal custody or guardianship, he or she may be able to enroll himself or herself and his or her Dependents during a special enrollment period. The Employee must make written application for special enrollment no later than 31 days after he or she acquires the new Dependent. For example, if the Employee is married on September 15, he or she must notify the Plan Administrator and apply for coverage by close of business on October 16.

The following conditions apply to any eligible Employee and Dependents:

An Employee may enroll himself or herself and/or his or her eligible Dependents during this special enrollment period if:

1. The Employee is eligible for coverage under the terms of this Plan; and

2. The Employee has acquired a new Dependent through marriage, birth, adoption, placement for adoption, or any other legal custody or guardianship.

If the conditions for special enrollment are satisfied, coverage for the Employee and his or her Dependent(s) will be effective at 12:01 A.M.:

1. For a marriage, on the date of the marriage;
2. For a birth, on the date of birth;
3. For an adoption or placement for adoption, on the date of the adoption or placement for adoption; or
4. For any other legal custody or guardianship, on the date the custody or guardianship takes effect.

5.04C Additional Special Enrollment Rights

Employees and Dependents who are eligible but not enrolled are entitled to enroll under the following circumstances:

1. The Employee's or Dependent's Medicaid or State Child Health Insurance Plan (i.e. CHIP) coverage has terminated as a result of loss of eligibility and the Employee requests coverage under the Plan within 60 days after the termination; or
2. The Employee or Dependent become eligible for a contribution / premium assistance subsidy under Medicaid or a State Child Health Insurance Plan (i.e. CHIP), and the Employee requests coverage under the Plan within 60 days after eligibility is determined.

5.04D Effective Date of Coverage; Conditions

All conditions for effectiveness of coverage under the Plan, which are set forth in the section entitled "Effective Dates of Coverage; Conditions," will apply to Participants enrolling during a Special Enrollment Period. Coverage for Participants enrolling during a Special Enrollment Period will become effective on the first day following the enrollment due to loss of coverage or marriage, and on the date of birth, adoption or placement for adoption in the case of such events.

5.05 Qualified Medical Child Support Orders

The Plan Administrator shall enroll for immediate coverage under this Plan any Alternate Recipient who is the subject of a Medical Child Support Order that is a "Qualified Medical Child Support Order" ("QMCSO") if such an individual is not already covered by the Plan as an Eligible Dependent, once the Plan Administrator has determined that such order meets the standards for qualification set forth below.

"Alternate Recipient" shall mean any Child of a Participant who is recognized under a Medical Child Support Order as having a right to enrollment under this Plan as the Participant's Eligible Dependent. For purposes of the benefits provided under this Plan, an Alternate Recipient shall be treated as an Eligible Dependent.

"Medical Child Support Order" shall mean any judgment, decree or order (including approval of a domestic relations settlement agreement) issued by a court of competent jurisdiction that:

1. Provides for child support with respect to a Participant's Child or directs the Participant to provide coverage under a health benefits plan pursuant to a State domestic relations law (including a community property law); or
2. Enforces a law relating to medical child support described in Social Security Act §1908 (as added by Omnibus Budget Reconciliation Act of 1993 §13822) with respect to a group health plan.

"National Medical Support Notice" or "NMSN" shall mean a notice that contains the following information:

1. Name of an issuing State agency;
2. Name and mailing address (if any) of an employee who is a Participant under the Plan;

3. Name and mailing address of one or more Alternate Recipients (i.e., the child or children of the Participant or the name and address of a substituted official or agency that has been substituted for the mailing address of the Alternate Recipients(s)); and
4. Identity of an underlying child support order.

“Qualified Medical Child Support Order” or “QMCSO” is a Medical Child Support Order that creates or recognizes the existence of an Alternate Recipient’s right to, or assigns to an Alternate Recipient the right to, receive benefits for which a Participant or Eligible Dependent is entitled under this Plan. In order for such order to be a QMCSO, it must clearly specify the following:

1. The name and last known mailing address (if any) of the Participant and the name and mailing address of each such Alternate Recipient covered by the order;
2. A reasonable description of the type of coverage to be provided by the Plan to each Alternate Recipient, or the manner in which such type of coverage is to be determined;
3. The period of coverage to which the order pertains; and
4. The name of this Plan.

In addition, a National Medical Support Notice shall be deemed a QMCSO if it:

1. Contains the information set forth above in the definition of “National Medical Support Notice”;
2. a. Identifies either the specific type of coverage or all available group health coverage. If the Employer receives an NMSN that does not designate either specific type(s) of coverage or all available coverage, the Employer and the Plan Administrator will assume that all are designated;
- b. Informs the Plan Administrator that, if a group health plan has multiple options and the participant is not enrolled, the issuing agency will make a selection after the NMSN is qualified, and, if the agency does not respond within 20 days, the child will be enrolled under the Plan’s default option (if any); and
3. Specifies that the period of coverage may end for the Alternate Recipient(s) only when similarly situated dependents are no longer eligible for coverage under the terms of the Plan, or upon the occurrence of certain specified events.

However, such an order need not be recognized as “qualified” if it requires the Plan to provide any type or form of benefit, or any option, not otherwise provided to the Participants and Eligible Plan Participants without regard to this section, except to the extent necessary to meet the requirements of a State law relating to medical child support orders, as described in Social Security Act §1908 (as added by Omnibus Budget Reconciliation Act of 1993 §13822).

Upon receiving a Medical Child Support Order, the Plan Administrator shall, as soon as administratively possible:

1. Notify the Participant and each Alternate Recipient covered by the Order (at the address included in the Order) in writing of the receipt of such Order and the Plan’s procedures for determining whether the Order qualifies as a QMCSO; and
2. Make an administrative determination if the order is a QMCSO and notify the Participant and each affected Alternate Recipient of such determination.

Upon receiving a National Medical Support Notice, the Plan Administrator shall:

1. Notify the State agency issuing the notice with respect to the child whether coverage of the child is available under the terms of the Plan and, if so:

- a. Whether the child is covered under the Plan; and
 - b. Either the effective date of the coverage or, if necessary, any steps to be taken by the custodial parent or by the official of a State or political subdivision to effectuate the coverage; and
2. Provide to the custodial parent (or any State official serving in a substitute capacity) a description of the coverage available and any forms or documents necessary to effectuate such coverage.

To give effect to this requirement, the Plan Administrator shall:

1. Establish reasonable, written procedures for determining the qualified status of a Medical Child Support Order or National Medical Support Notice; and
2. Permit any Alternate Recipient to designate a representative for receipt of copies of the notices that are sent to the Alternate Recipient with respect to the Order.

5.06 Special Restrictions for Pre-existing Conditions

A Pre-existing Condition limitation will apply for all Employees and Dependents entering or reentering the Plan after the Effective Date, except as set forth in the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). No coverage is provided for expenses in connection with a Pre-existing Condition.

A "**Pre-existing Condition**" is any Sickness, Illness, Disease or Injury (other than Pregnancy), regardless of cause, for which medical advice, diagnosis, care or treatment was recommended or received, by or from a health care Provider or practitioner duly licensed to provide such care under applicable State law and operating within the scope of practice authorized by such State law, during the 6 months immediately prior to the date an Employee's Eligibility Period commences (the "Enrollment Date").

Coverage will be available for such condition on the day immediately following the expiration of 12 months after the Enrollment Date. A Participant has the right to demonstrate any Creditable Coverage, and the applicable period shall be reduced by any Creditable Coverage unless that Creditable Coverage occurred before a Significant Break in Coverage.

The Pre-existing Condition limitation does not apply to any Participant or Dependent that has not yet reached age 19.

5.06A Proof of Creditable Coverage

A Participant must prove Creditable Coverage by either of two methods:

1. For Creditable Coverage effective on or after July 1, 1996, the Participant must present a written Certificate of Coverage from the source or entity that provided the coverage showing:
 - a. The date the Certificate was issued;
 - b. The name of the group health plan that provided the coverage;
 - c. The name of the Participant or Dependent to whom the Certificate applies;
 - d. The name, address, and telephone number of the plan administrator or issuer providing the Certificate;
 - e. A telephone number for further information (if different);
 - f. Either:
 - (1) A statement that the Participant or Dependent has at least 18 months (546 days) of Creditable Coverage, not counting days of coverage before a Significant Break in Coverage; or
 - (2) The date any waiting period (and affiliation period, if applicable) began and the date Creditable Coverage began; and

- A Participant has the right to request a Certificate from his or her prior health plan, and the Plan Administrator will help the Participant in obtaining the Certificate.

If, within a reasonable time after receiving the information about Creditable Coverage described in the section entitled “Proof of Creditable Coverage,” the Plan Administrator determines that an exclusion for Pre-existing Conditions applies, it will notify the Participant of that conclusion and will specify the source of any information on which it relied in reaching the determination. Such notification will also explain the Plan’s appeals procedures and give the Participant a reasonable opportunity to present additional evidence.

With respect to a Qualified Plan Participant who elects COBRA Continuation Coverage pursuant to the American Recovery and Reinvestment Act of 2009 and the Department of Defense Appropriations Act, 2010, the following periods shall be disregarded for purposes of determining the 63-day break in coverage period, as referred to in Section 701(c)(2) of ERISA:

- Any Participant or Dependent that has not yet reached the age of 19 is not subject to the Pre-existing Condition limitation(s) described herein.

Eligible Employees of an acquired company who are Actively at Work and were covered under the prior plan of the acquired company will be eligible for the benefits under this Plan on the date of acquisition. Any waiting period previously satisfied under the prior health plan will be applied toward satisfaction of the Eligibility Period of this Plan. In the event that an acquired company did not have a health plan, all eligible Employees will be eligible on the date of the acquisition.

“GINA” prohibits group health plans, issuers of individual health care policies, and employers from discriminating on the basis of genetic information.

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2. The genetic tests of family members of such individual; and
3. The manifestation of a disease or disorder in family members of such individual.

The term “genetic information” includes participating in clinical research involving genetic services. Genetic tests would include analysis of human DNA, RNA, chromosomes, proteins, or metabolite that detect genotypes, mutations, or chromosomal changes. Genetic information is a form of Protected Health Information (PHI) as defined by and in accordance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and is subject to applicable Privacy and Security Standards.

Family members as it relates to GINA include dependents, plus all relatives to the fourth degree, without regard to whether they are related by blood, marriage, or adoption. Underwriting as it relates to GINA includes any rules for determining eligibility, computing premiums or contributions, and applying preexisting conditions. Offering reduced premiums or other rewards for providing genetic information would be impermissible underwriting.

GINA will not prohibit a health care Provider who is treating an individual from requesting that the patient undergo genetic testing. The rules permit the Plan to obtain genetic test results and use them to make claims payment determinations when it is necessary to do so to determine whether the treatment provided to the patient was medically advisable and/or necessary.

The Plan may request, but not require, genetic testing in certain very limited circumstances involving research, so long as the results are not used for underwriting, and then only with written notice to the individual that participation is voluntary and will not affect eligibility for benefits, premiums or contributions. In addition, the Plan will notify and describe its activity to the Health and Human Services secretary of its activities falling within this exception.

While the Plan may collect genetic information after initial enrollment, it may not do so in connection with any annual renewal process where the collection of information affects subsequent enrollment. The Plan will not adjust premiums or increase group contributions based upon genetic information, request or require genetic testing or collect genetic information either prior to or in connection with enrollment or for underwriting purposes.

ARTICLE VI TERMINATION OF COVERAGE

6.01 Termination Dates of Individual Coverage

The coverage of any Employee for himself or herself under this Plan will terminate on the earliest to occur of the following dates:

1. The date of termination of the Plan;
2. The day of the month in, or with respect to which, he or she requests that such coverage be terminated, provided such request is made on or before such date. Employees whose premiums are collected pre-tax through the Missouri State Employees' Cafeteria Plan (MoCafe) may not request to terminate coverage except as set forth in the MoCafe Plan & Enrollment Guide;
3. The date of the expiration of the last period for which the Employee has made a contribution, in the event of his or her failure to make, when due, any contribution for coverage for himself or herself to which he or she has agreed in writing;
4. The date of the month in which he or she ceases to be eligible for such coverage under the Plan;
5. The date and time of the month in which the termination of employment occurs; or
6. Immediately after an Employee or his or her Dependent submits, or has knowledge of the submission of, a fraudulent claim or any fraudulent information to the Plan, including enrollment information.

6.02 Termination Dates of Dependent Coverage

The coverage for any Dependents of any Employee who are covered under the Plan will terminate on the earliest to occur of the following dates:

1. The date of termination of the Plan;
2. Upon the discontinuance of coverage for Dependents under the Plan;
3. The date of termination of the Employee's coverage for himself or herself under the Plan;
4. The date of the expiration of the last period for which the Employee has made a contribution, in the event of his or her failure to make, when due, any contribution for coverage for Dependents to which he or she has agreed in writing;
5. In the case of a Child age 26 or older for whom coverage is being continued due to mental or physical inability to earn his or her own living, the earliest to occur of:
 - a. Cessation of such inability;
 - b. Failure to furnish any required proof of the uninterrupted continuance of such inability or to submit to any required examination; or
 - c. Upon the Child's no longer being dependent on the Employee for his or her support;
6. The day immediately preceding the date such person ceases to be a Dependent, as defined herein, except as may be provided for in other areas of this section; or
7. Immediately after an Employee or his or her Dependent submits, or has knowledge of the submission of, a fraudulent claim or any fraudulent information to the Plan, including enrollment information.

6.03 Certificates of Coverage

The Plan generally will automatically provide a Certificate of Coverage to anyone who loses coverage in the Plan. In addition, a Certificate of Coverage will be provided upon request, at any time while the individual is covered under a plan and up to 24 months after the individual loses coverage under the Plan.

The Plan will make reasonable efforts to collect information applicable to any Dependents and to include that information on the Certificate of Coverage, but the Plan will not issue an automatic Certificate of Coverage for Dependents until the Plan has reason to know that a Dependent is or has been covered under the Plan.

ARTICLE VII CONTINUATION OF COVERAGE

7.01 Employer Continuation Coverage

Coverage will be continued for eligible Participants should the following occur:

1. In the event of a leave of absence which does not meet the requirements of FMLA Leave, coverage will continue for 1 year until the Employee's return to Active Employment. Coverage is only available under this provision if the Employee's absence is considered temporary, the Employee continues to remain in the employ of the Employer, and the Employee continues to make any contributions as may be required.

7.02 Continuation During FMLA Leave

Regardless of the established leave policies mentioned above, the Plan shall at all times comply with FMLA. During any leave taken under FMLA, the Employee will maintain coverage under this Plan on the same conditions as coverage would have been provided if the covered Employee had been continuously employed during the entire leave period.

The Family and Medical Leave Act is a Federal law that applies, generally, to employers with 50 or more Employees, and provides that an eligible Employee may elect to continue coverage under this Plan during a period of approved FMLA Leave at the same cost as if the leave had not been taken.

If provisions under the Plan change while an Employee is on FMLA Leave, the changes will be effective for him or her on the same date as they would have been had he or she not taken leave.

7.02A Eligible Employees

Employees are eligible for FMLA Leave if all of the following conditions are met:

1. The Employee has been employed with the Participating Employer for at least 12 months;
2. The Employee has been employed with the Participating Employer at least 1,250 hours during the 12 consecutive months prior to the request for FMLA Leave; and
3. The Employee is employed at a worksite that employs at least 50 employees within a 75-mile radius.

7.02B Qualifying Circumstances for FMLA Leave

Coverage under FMLA Leave is limited to a total of 12 workweeks during any 12-month period that follows:

1. The birth of, and to care for, a Son or Daughter;
2. The placement of a Child with the Employee for adoption or foster care;
3. The Employee's taking leave to care for his or her Spouse, Son or Daughter, or Parent who has a Serious Health Condition;
4. The Employee's taking leave due to a Serious Health Condition which makes him or her unable to perform the functions of his or her position; or,
5. A Qualifying Exigency arising out of the fact that a Spouse, Son, Daughter, or Parent of the Employee is a member of a regular or reserve component of the Armed Forces and is on (or has been notified of impending call to) covered active duty.

Coverage under FMLA Leave is limited to a total of 26 workweeks during any 12-month period for the following situations:

1. To care for a service member following a Serious Illness or Injury to that service member, when the Employee is that service member's Spouse, Son or Daughter, Parent, or Next of Kin; or
2. To care for a veteran who is undergoing medical treatment, recuperation, or therapy for a Serious Illness or Injury that occurred any time during the five years preceding the date of treatment, when the Employee is that veteran's Spouse, Son or Daughter, Parent, or Next of Kin.

This leave may be considered as a paid (accrued vacation time, personal leave or family or sick leave, as applicable) or unpaid leave. The Participating Employer has the right to require that all paid leave be used prior to providing any unpaid leave.

An Employee must continue to pay his or her portion of the Plan contribution, if any, during the FMLA Leave. Payment must be made within 30 days of the due date established by the Plan Administrator. If payment is not received, coverage will terminate on the last date for which the contribution was received in a timely manner.

7.02C Notice Requirements

An Employee must provide at least 30 days' notice to his or her Participating Employer prior to beginning any leave under FMLA. If the nature of the leave does not permit such notice, the Employee must provide notice of the leave as soon as possible. The Participating Employer has the right to require medical certification to support the Employee's request for leave due to a Serious Health Condition for the Employee or his or her eligible family members.

7.02D Length of Leave

During any one 12-month period, the maximum amount of FMLA Leave may not exceed 12 workweeks for most FMLA related situations. The maximum periods for an Employee who is the primary care giver of a service member with a Serious Illness or Injury that was Incurred in the line of active duty may take up to 26 weeks of FMLA Leave in a single 12-month period to care for that service member. The Participating Employer may use any of four methods for determining this 12-month period.

If the Employee and his or her Spouse are both employed by the Participating Employer, FMLA Leave may be limited to a combined period of 12 workweeks, for both Spouses, when FMLA Leave is due to:

1. The birth or placement for adoption or foster care of a Child; or
2. The need to care for a Parent who has a Serious Health Condition.

7.02E Termination of FMLA Leave

Coverage may end before the maximum 12-week (or 26-week) period under the following circumstances:

1. When the Employee informs his or her Participating Employer of his or her intent not to return from leave;
2. When the employment relationship would have terminated but for the leave (such as during a reduction in force);
3. When the Employee fails to return from the leave;
4. If any required Plan contribution is not paid within 30 days of its due date;
5. The Participating Employer and/or Plan Administrator is advised and/or determines that no FMLA Qualifying Circumstance occurred.

If an Employee does not return to work when coverage under FMLA Leave ends, he or she will be eligible for COBRA continuation of coverage at that time, in accordance with the parameters set forth by this Plan and applicable law.

7.02F Recovery of Plan Contributions

The Participating Employer has the right to recover the portion of the Plan contributions it paid to maintain coverage under the Plan during an unpaid FMLA Leave if an Employee does not return to work at the end of the leave. This right will not apply if failure to return is due to the continuation, recurrence or onset of a Serious Health Condition that entitles the Employee to FMLA Leave (in which case the Participating Employer may require medical certification) or other circumstances beyond the Employee's control.

7.02G Reinstatement of Coverage

The law requires that coverage be reinstated upon the Employee's return to work following an FMLA Leave whether or not the Employee maintained coverage under the Plan during the FMLA Leave.

On reinstatement, all provisions and limits of the Plan will apply as they would have applied if FMLA Leave had not been taken. The Eligibility Period and the Pre-existing Condition limitation will be credited as if the Employee had been continually covered under the Plan.

7.02H Definitions

For this provision only, the following terms are defined as stated.

"Next of Kin"

"Next of Kin" shall mean the nearest blood relative to the service member.

"Parent"

"Parent" shall mean the Employee's biological parent or someone who has acted as his or her parent in place of his or her biological parent when he or she was a Son or Daughter.

"Qualifying Exigency"

"Qualifying Exigency" shall mean:

1. Short-notice deployment.
 - a. To address any issue that arises from the fact that a covered military member is notified seven or less calendar days prior to the date of deployment of an impending call or order to active duty in support of a contingency operation; and
 - b. Leave taken for this purpose can be used for a period of seven calendar days beginning on the date a covered military member is notified of an impending call or order to active duty in support of a contingency operation;
2. Military events and related activities.
 - a. To attend any official ceremony, program, or event sponsored by the military that is related to the active duty or call to active duty status of a covered military member; and
 - b. To attend family support or assistance programs and informational briefings sponsored or promoted by the military, military service organizations, or the American Red Cross that are related to the active duty or call to active duty status of a covered military member;
3. Childcare and school activities.
 - a. To arrange for alternative childcare when the active duty or call to active duty status of a covered military member necessitates a change in the existing childcare arrangement for a biological, adopted, or foster Child, a stepchild, or a legal ward of a covered military member, or a Child for whom a covered military member stands in loco parentis, who is either under age 18, or age 18 or older and incapable of self-care because of a mental or physical disability at the time that FMLA Leave is to commence;
 - b. To provide childcare on an urgent, immediate need basis (but not on a routine, regular, or everyday basis) when the need to provide such care arises from the active duty or call to active duty status of a covered military member for a biological, adopted, or foster Child, a stepchild, or a legal ward of a covered military member, or a Child for whom a covered military member stands in loco parentis, who is either under age 18, or age 18 or older and incapable of self-care because of a mental or physical disability at the time that FMLA Leave is to commence;
 - c. To enroll in or transfer to a new school or daycare facility, a biological, adopted, or foster Child, a stepchild, or a legal ward of the covered military member, or a Child for whom the covered military

- member stands in loco parentis, who is either under age 18, or age 18 or older and incapable of self-care because of a mental or physical disability at the time that FMLA Leave is to commence, when enrollment or transfer is necessitated by the active duty or call to active duty status of a covered military member; and
- d. To attend meetings with staff at a school or a daycare facility, such as meetings with school officials regarding disciplinary measures, parent-teacher conferences, or meetings with school counselors, for a biological, adopted, or foster Child, a stepchild, or a legal ward of the covered military member, or a Child for whom the covered military member stands in loco parentis, who is either under age 18, or age 18 or older and incapable of self-care because of a mental or physical disability at the time that FMLA Leave is to commence, when such meetings are necessary due to circumstances arising from the active duty or call to active duty status of a covered military member;
4. Financial and legal arrangements. To make or update financial or legal arrangements to address the covered military member's absence while on active duty or call to active duty status, such as preparing and executing financial and healthcare powers of attorney, transferring bank account signature authority, enrolling in the Defense Enrollment Eligibility Reporting System (DEERS), obtaining military identification cards, or preparing or updating a will or living trust; and
 5. Counseling. To attend counseling provided by someone other than a health care Provider for oneself, for the covered military member, or for the biological, adopted, or foster Child, a stepchild, or a legal ward of the covered military member, or a Child for whom the covered military member stands in loco parentis, who is either under age 18, or age 18 or older and incapable of self-care because of a mental or physical disability at the time that FMLA Leave is to commence, provided that the need for counseling arises from the active duty or call to active duty status of a covered military member;
 6. Post-deployment activities.
 - a. To attend arrival ceremonies, reintegration briefings and events, and any other official ceremony or program sponsored by the military for a period of 90 days following the termination of the covered military member's active duty status; and
 - b. To address issues that arise from the death of a covered military member while on active duty status, such as meeting and recovering the body of the covered military member and making funeral arrangements; and
 7. Additional activities. To address other events which arise out of the covered military member's active duty or call to active duty status provided that the Participating Employer and Employee agree that such leave shall qualify as an exigency, and agree to both the timing and duration of such leave.

“Serious Health Condition”

“Serious Health Condition” shall mean an Illness, Injury, impairment, or physical or mental condition that involves:

1. Inpatient care in a Hospital, hospice, or residential medical facility; or
2. Continuing treatment by a health care Provider (a doctor of medicine or osteopathy who is authorized to practice medicine or Surgery, as appropriate, by the State in which the doctor practices, or any other person determined by the Secretary of Labor to be capable of providing health care services).

“Serious Illness or Injury”

“Serious Illness or Injury” shall mean an Illness or Injury Incurred in the line of duty that may render the service member medically unfit to perform his or her military duties.

“Son or Daughter”

“Son or Daughter” shall mean the Employee’s biological child, adopted child, stepchild, foster child, a child placed in the Employee’s legal custody, or a child for which the Employee is acting as the parent in place of the child’s natural blood related parent.

“Spouse”

“Spouse” shall mean an Employee’s husband or wife.

NOTE: For complete information regarding FMLA rights, contact the Participating Employer.

7.03 Continuation During USERRA

Participants who are absent from employment because they are in the Uniformed Services may elect to continue their coverage under this Plan for up to 24 months. If a Participant elected to continue coverage under USERRA before December 10, 2004, the maximum period for continuing coverage is 18 months. To continue coverage, Participants must comply with the terms of the Plan, and pay their contributions, if any. In addition, USERRA also requires that, regardless of whether a Participant elected to continue his or her coverage under the Plan, his or her coverage and his or her dependents’ coverage be reinstated immediately upon his or her return to employment, so long as he or she meets certain requirements contained in USERRA. Participants should contact their participating employer for information concerning their eligibility for USERRA and any requirements of the Plan.

7.04 Continuation During COBRA – Introduction

The right to this form of continued coverage was created by a Federal law, under the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (“COBRA”). COBRA Continuation Coverage can become available to Participants when they otherwise would lose their group health coverage. It also can become available to other members of the Participants family who are covered under the Plan when they otherwise would lose their group health coverage. The entire cost (plus a reasonable administration fee) must be paid by the person. Coverage will end in certain instances, including if the Participant or their covered dependents fail to make timely payment of contributions or premiums. Participants should check with their employer to see if COBRA applies to them and/or their covered dependents.

7.04A COBRA Continuation Coverage

“COBRA Continuation Coverage” is a continuation of Plan coverage when coverage otherwise would end because of a life event known as a “Qualifying Event.” Life insurance, accidental death and dismemberment benefits and weekly income or long-term disability benefits (if a part of the employer’s plan) are not considered for continuation under COBRA.

7.04B Qualifying Events

Specific Qualifying Events are listed below. After a Qualifying Event, COBRA Continuation Coverage must be offered to each person who is a “Qualified Plan Participant.” The Employee, the Employee’s spouse, and the Employee’s dependent children could become Qualified Plan Participants if coverage under the Plan is lost because of the Qualifying Event.

A covered Employee (meaning an employee covered under the Plan) will become a Qualified Plan Participant if he or she loses his or her coverage under the Plan because either one of the following Qualifying Events happens:

1. The hours of employment are reduced; or
2. The employment ends for any reason **other than gross misconduct.**

The spouse of a covered Employee will become a Qualified Plan Participant if he or she loses his or her coverage under the Plan because any of the following Qualifying Events happens:

1. The spouse dies;
2. The spouse’s hours of employment are reduced;
3. The spouse’s employment ends for any reason other than his or her gross misconduct;

4. The spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
5. The spouse becomes divorced or legally separated from his or her spouse.

Dependent children will become Qualified Plan Participants if they lose coverage under the Plan because any of the following Qualifying Events happens:

1. The parent-covered Employee dies;
2. The parent-covered Employee's hours of employment are reduced;
3. The parent-covered Employee's employment ends for any reason other than his or her gross misconduct;
4. The parent-covered Employee becomes entitled to Medicare benefits (Part A, Part B, or both);
5. The parents become divorced or legally separated; or
6. The child stops being eligible for coverage under the Plan as a Dependent Child.

If a proceeding in bankruptcy is filed with respect to The Missouri Department of Conservation, and that bankruptcy results in the loss of coverage of any retired employee, spouse, surviving spouse, and Dependent Children covered under the Plan, such member will become a Qualified Plan Participant with respect to the bankruptcy.

7.04C Employer Notice of Qualifying Events

When the Qualifying Event is the end of employment (for reasons other than gross misconduct), reduction of hours of employment, death of the covered Employee, or the covered Employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), the Employer must notify the Plan Administrator of the Qualifying Event.

7.04D Employee Notice of Qualifying Events

Each covered Employee or Qualified Plan Participant is responsible for providing the Plan Administrator with the following notices, in writing, either by U.S. First Class Mail or hand delivery:

1. Notice of the occurrence of a Qualifying Event that is a divorce or legal separation of a covered Employee (or former employee) from his or her spouse;
2. Notice of the occurrence of a Qualifying Event that is an individual's ceasing to be eligible as a Dependent Child under the terms of the Plan;
3. Notice of the occurrence of a second Qualifying Event after a Qualified Plan Participant has become entitled to COBRA Continuation Coverage with a maximum duration of 18 (or 29) months;
4. Notice that a Qualified Plan Participant entitled to receive Continuation Coverage with a maximum duration of 18 months has been determined by the Social Security Administration ("SSA") to be disabled at any time during the first 60 days of Continuation Coverage; and
5. Notice that a Qualified Plan Participant, with respect to whom a notice described above has been provided, has subsequently been determined by the SSA to no longer be disabled.

The Plan Administrator is:

Conservation Employees' Benefits Plan Trust Fund
Plan Administrator
2901 W. Truman Blvd.
Jefferson City, MO 65109
573-751-4115

A form of notice is available, free of charge, from the Plan Administrator and must be used when providing the notice.

7.04E Deadline for providing the notice

For Qualifying Events described above, the notice must be furnished by the date that is 60 days after the latest of:

1. The date on which the relevant Qualifying Event occurs;

2. The date on which the Qualified Plan Participant loses (or would lose) coverage under the Plan as a result of the Qualifying Event; or
3. The date on which the Qualified Plan Participant is informed, through the furnishing of the Plan's SPD or the general notice, of both the responsibility to provide the notice and the Plan's procedures for providing such notice to the Plan Administrator.

For the disability determination described above, the notice must be furnished by the date that is 60 days after the latest of:

1. The date of the disability determination by the SSA;
2. The date on which a Qualifying Event occurs;
3. The date on which the Qualified Plan Participant loses (or would lose) coverage under the Plan as a result of the Qualifying Event; or
4. The date on which the Qualified Plan Participant is informed, through the furnishing of the Plan's SPD or the general notice, of both the responsibility to provide the notice and the Plan's procedures for providing such notice to the Plan Administrator.

In any event, this notice must be furnished before the end of the first 18 months of Continuation Coverage.

For a change in disability status described above, the notice must be furnished by the date that is 30 days after the later of:

1. The date of the final determination by the SSA that the Qualified Plan Participant is no longer disabled; or
2. The date on which the Qualified Plan Participant is informed, through the furnishing of the Plan's SPD or the general notice, of both the responsibility to provide the notice and the Plan's procedures for providing such notice to the Plan Administrator.

The notice must be postmarked (if mailed), or received by the Plan Administrator (if hand delivered), by the deadline set forth above. If the notice is late, the opportunity to elect or extend COBRA Continuation Coverage is lost, and if the person is electing COBRA Continuation Coverage, his or her coverage under the Plan will terminate on the last date for which he or she is eligible under the terms of the Plan, or if the person is extending COBRA Continuation Coverage, such Coverage will end on the last day of the initial 18-month COBRA coverage period.

7.04F Who Can Provide the Notice

Any individual who is the covered Employee (or former employee), a Qualified Plan Participant with respect to the Qualifying Event, or any representative acting on behalf of the covered Employee (or former employee) or Qualified Plan Participant, may provide the notice, and the provision of notice by one individual shall satisfy any responsibility to provide notice on behalf of all related Qualified Plan Participants with respect to the Qualifying Event.

7.04G Required Contents of the Notice

The notice must contain the following information:

1. Name and address of the covered Employee or former employee;
2. Identification of the initial Qualifying Event and its date of occurrence, if the person is already receiving COBRA Continuation Coverage and wishes to extend the maximum coverage period;
3. A description of the Qualifying Event (for example, divorce, legal separation, cessation of dependent status, entitlement to Medicare by the covered Employee or former employee, death of the covered Employee or former employee, disability of a Qualified Plan Participant or loss of disability status);
4. In the case of a Qualifying Event that is divorce or legal separation, name(s) and address(es) of spouse and dependent child(ren) covered under the Plan, date of divorce or legal separation, and a copy of the decree of divorce or legal separation;

5. In the case of a Qualifying Event that is Medicare entitlement of the covered Employee or former employee, date of entitlement, and name(s) and address(es) of spouse and Dependent child(ren) covered under the Plan;
6. In the case of a Qualifying Event that is a Dependent Child's cessation of Dependent status under the Plan, name and address of the Child, reason the Child ceased to be an eligible Dependent (for example, attained limiting age, lost student status, married or other);
7. In the case of a Qualifying Event that is the death of the covered Employee or former employee, the date of death, and name(s) and address(es) of spouse and Dependent Child(ren) covered under the Plan;
8. In the case of a Qualifying Event that is disability of a Qualified Plan Participant, name and address of the disabled Qualified Plan Participant, name(s) and address(es) of other family members covered under the Plan, the date the disability began, the date of the SSA's determination, and a copy of the SSA's determination;
9. In the case of a Qualifying Event that is loss of disability status, name and address of the Qualified Plan Participant who is no longer disabled, name(s) and address(es) of other family members covered under the Plan, the date the disability ended and the date of the SSA's determination; and
10. A certification that the information is true and correct, a signature and date.

If a copy of the decree of divorce or legal separation or the SSA's determination cannot be provided by the deadline for providing the notice, complete and provide the notice, as instructed, by the deadline and submit the copy of the decree of divorce or legal separation or the SSA's determination within 30 days after the deadline. The notice will be timely if done so. However, no COBRA Continuation Coverage, or extension of such Coverage, will be available until the copy of the decree of divorce or legal separation or the SSA's determination is provided.

If the notice does not contain all of the required information, the Plan Administrator may request additional information. If the individual fails to provide such information within the time period specified by the Plan Administrator in the request, the Plan Administrator may reject the notice if it does not contain enough information for the Plan Administrator to identify the plan, the covered Employee (or former employee), the Qualified Plan Participants, the Qualifying Event or disability, and the date on which the Qualifying Event, if any, occurred.

7.04H Electing COBRA Continuation Coverage

Complete instructions on how to elect COBRA Continuation Coverage will be provided by the Third Party Administrator within 14 days **of receiving the notice of the Qualifying Event**. The individual then has 60 days in which to elect COBRA Continuation Coverage. The 60-day period is measured from the later of the date coverage terminates and the date of the notice containing the instructions. If COBRA Continuation Coverage is not elected in that 60-day period, then the right to elect it ceases.

Each Qualified Plan Participant will have an independent right to elect COBRA Continuation Coverage. Covered Employees may elect COBRA Continuation Coverage on behalf of their spouses, and parents may elect COBRA Continuation Coverage on behalf of their children.

In the event that the Third Party Administrator determines that the individual is not entitled to COBRA Continuation Coverage, the Third Party Administrator will provide to the individual an explanation as to why he or she is not entitled to COBRA Continuation Coverage.

7.04I Duration of COBRA Continuation Coverage

COBRA Continuation Coverage will be available up to the maximum time period shown below. Generally, multiple Qualifying Events which may be combined under COBRA will not continue coverage for more than 36 months beyond the date of the original Qualifying Event. For all other Qualifying Events, the continuation period is measured from the date of the Qualifying Event, not the date of loss of coverage.

When the Qualifying Event is the death of the covered Employee (or former employee), the covered Employee's (or former employee's) becoming entitled to Medicare benefits (under Part A, Part B, or both), a divorce or legal

separation, or a Dependent Child's losing eligibility as a Dependent Child, COBRA Continuation Coverage lasts for up to a total of 36 months.

When the Qualifying Event is the end of employment or reduction of the covered Employee's hours of employment, and the covered Employee became entitled to Medicare benefits less than 18 months before the Qualifying Event, COBRA Continuation Coverage for Qualified Plan Participants other than the covered Employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered Employee becomes entitled to Medicare eight months before the date on which his or her employment terminates, COBRA Continuation Coverage for his or her spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the Qualifying Event (36 months minus 8 months).

Otherwise, when the Qualifying Event is the end of employment (for reasons other than gross misconduct) or reduction of the covered Employee's hours of employment, COBRA Continuation Coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period of COBRA Continuation Coverage can be extended.

7.04J Disability Extension of COBRA Continuation Coverage

If an Employee or anyone in an Employee's family covered under the Plan is determined by the SSA to be disabled and the Employee notifies the Plan Administrator as set forth above, the Employee and his or her entire family may be entitled to receive up to an additional 11 months of COBRA Continuation Coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA Continuation Coverage and must last at least until the end of the 18-month period of COBRA Continuation Coverage. An extra fee will be charged for this extended COBRA Continuation Coverage.

7.04K Second Qualifying Event Extension of COBRA Continuation Coverage

If an Employee's family experiences another Qualifying Event while receiving 18 months of COBRA Continuation Coverage, the spouse and Dependent Children in the family can get up to 18 additional months of COBRA Continuation Coverage, for a maximum of 36 months, if notice of the second Qualifying Event properly is given to the Plan as set forth above. This extension may be available to the spouse and any Dependent Children receiving COBRA Continuation Coverage if the covered Employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the Dependent Child stops being eligible under the Plan as a Dependent Child, but only if the event would have caused the spouse or Dependent Child to lose coverage under the Plan had the first Qualifying Event not occurred.

7.04L Shorter Duration of COBRA Continuation Coverage

COBRA Continuation Coverage also may end before the end of the maximum period on the earliest of the following dates:

1. The date the employer ceases to provide a group health plan to any employee;
2. The date on which coverage ceases by reason of the Qualified Plan Participant's failure to make timely payment of any required contributions or premium;
3. The date that the Qualified Plan Participant first becomes, after the date of election, covered under any other group health plan (as an employee or otherwise), or entitled to either Medicare Part A or Part B (whichever comes first). However, a Qualified Plan Participant who becomes covered under a group health plan which has a pre-existing condition limit must be allowed to continue COBRA Continuation Coverage for the length of a pre-existing condition or to the COBRA maximum time period, if less; or
4. The first day of the month that begins more than 30 days after the date of the SSA's determination that the Qualified Plan Participant is no longer disabled, but in no event before the end of the maximum coverage period that applied without taking into consideration the disability extension.

7.04M Contribution and/or Premium Requirements

Once COBRA Continuation Coverage is elected, the individual must pay for the cost of the initial period of coverage within 45 days. Payments then are due on the first day of each month to continue coverage for that month. If a payment is not received within 30 days of the due date, COBRA Continuation Coverage will be

canceled and will not be reinstated.

7.05 Additional Information

Additional information about the Plan and COBRA Continuation Coverage is available from the COBRA Administrator, who is:

HealthSCOPE Benefits, Inc.
27 Corporate Hill Drive
Little Rock, AR 72205
501-225-1551

7.06 Current Addresses

In order to protect the rights of the Employee's family, the Employee should keep the Plan Administrator (who is identified above) informed of any changes in the addresses of family members.

ARTICLE VIII GENERAL LIMITATIONS AND EXCLUSIONS

This section applies to all benefits provided under any section of this Plan. This Plan does not cover any charge for care, supplies, treatment, and/or services:

Applicable Section. That are payable under one section of this Plan under any other section of this Plan;

Charges Incurred Due to Non-Payment. That are for sales tax, mailing fees and surcharges incurred due to nonpayment;

Claims Time Frames. That are for claims not received within the Plan's filing limit deadline of 1 year from the date of service;

Controlled Substance. That are for the care or treatment of an Illness or Injury resulting from the voluntary taking of or while under the influence of alcohol, any controlled substance, drug, hallucinogen or narcotic not administered by a Physician;

Court Ordered Treatment. That are for court ordered treatment not specifically mentioned as covered under this Plan;

Custodial Care. That do not restore health, unless specifically mentioned otherwise;

Excess. That are not payable under the Plan due to application of any Plan maximum or limit or because the charges are in excess of the Usual and Customary amount, or are for services not deemed to be Reasonable or Medically Necessary, based upon the Plan Administrator's determination as set forth by and within the terms of this document;

Experimental. That are Experimental or Investigational;

Government. That are expenses to the extent paid, or which the Participant is entitled to have paid or obtain without cost, in accordance with the laws or regulations of any government;

Hospital or Facility Employee. That are for services billed by a Provider (Physician or nurse) who is an employee of a hospital or facility and is paid by the hospital or facility for services rendered;

Illegal acts. For services and supplies incurred as a result of an Illness or Injury, caused by or contributed to by engaging in an illegal act, by committing or attempting to commit a crime or by participating in a riot or public disturbance;

Family Member. That are performed by a person who is related to the Participant as a spouse, parent, child, brother or sister, whether the relationship exists by virtue of "blood" or "in law";

Incurred by Other Persons. For expenses actually incurred by other persons;

Medical Necessity. That are not Medically Necessary;

No Legal Obligation. That are provided to a Participant for which the Provider of a service customarily makes no direct charge, or for which the Participant is not legally obligated to pay, or for which no charges would be made in the absence of this coverage, including but not limited to fees, care, supplies, or services for which a person, company or any other entity except the Participant or this benefit plan, *may be liable* for necessitating the fees, care, supplies, or services;

Non-Medical Charges. That are for: telephone consultations; failure to keep a scheduled visit; completion of a claim form; attending Physician statements; or requests for information omitted from an itemized billing;

Not Acceptable. That are not accepted as standard practice by the AMA, ADA, or the Food and Drug Administration;

Not Actually Rendered. That are not actually rendered;

Not Specifically Covered. That are not specifically covered under this Plan;

Not Under Care of Physician. That are for services and supplies not recommended and approved by a Physician; or services and supplies when the Participant is not under the care of a Physician;

Occupational. For any condition, Illness, Injury or complication thereof arising out of or in the course of employment, including self-employment, or an activity for wage or profit where workers' compensation or another form of occupational injury medical coverage is available or would have been available had the participant sought to obtain it in accordance with applicable rules and/or procedures;

Prior to Coverage. That are rendered or received prior to or after any period of coverage hereunder, except as specifically provided herein;

Professional Medical Standards. That are not provided in accordance with generally accepted professional medical standards or for experimental treatment;

Prohibited by Law. To the extent that payment under this Plan is prohibited by law;

Subrogation, Reimbursement, and/or Third Party Responsibility. Of an Injury or Sickness not payable by virtue of the Plan's subrogation, reimbursement, and/or third party responsibility provisions;

Travel. That are in connection with medical treatment received outside of the United States for an Eligible Retired Employee for which Medicare is primary, regardless of the Medical Necessity of the treatment; and

War. Incurred as a result of war or any act of war, whether declared or undeclared, or any act of aggression, when the Participant is a member of the armed forces of any Country, or during service by a Participant in the armed forces of any Country. This exclusion does not apply to any Participant who is not a member of the armed forces.

With respect to any Injury which is otherwise covered by the Plan, the Plan will not deny benefits otherwise provided for treatment of the Injury if the Injury results from an act of domestic violence or a medical condition.

ARTICLE IX PLAN ADMINISTRATION

The Plan is administered by the Plan Administrator. The Plan Administrator has retained the services of the Third Party Administrator to provide certain claims processing and other technical services.

9.01 Plan Administrator

The Plan is administered by the Plan Administrator in accordance with these provisions. An individual or entity may be appointed by the Plan Sponsor to be Plan Administrator and serve at the convenience of the Plan Sponsor. If the Plan Administrator resigns, dies, is otherwise unable to perform, is dissolved, or is removed from the position, the Plan Sponsor shall appoint a new Plan Administrator as soon as reasonably possible.

The Plan Administrator shall administer this Plan in accordance with its terms and establish its policies, interpretations, practices, and procedures. It is the express intent of this Plan that the Plan Administrator shall have maximum legal discretionary authority to construe and interpret the terms and provisions of the Plan, to make determinations regarding issues which relate to eligibility for benefits (including the determination of what services, supplies, care and treatments are Experimental), to decide disputes which may arise relative to a Participant's rights, and to decide questions of Plan interpretation and those of fact relating to the Plan. The decisions of the Plan Administrator as to the facts related to any claim for benefits and the meaning and intent of any provision of the Plan, or its application to any claim, shall receive the maximum deference provided by law and will be final and binding on all interested parties. Benefits under this Plan will be paid only if the Plan Administrator decides, in its discretion, that the Participant is entitled to them.

9.02 Duties of the Plan Administrator

The duties of the Plan Administrator include the following:

1. To administer the Plan in accordance with its terms;
2. To determine all questions of eligibility, status and coverage under the Plan;
3. To interpret the Plan, including the authority to construe possible ambiguities, inconsistencies, omissions and disputed terms;
4. To make factual findings;
5. To decide disputes which may arise relative to a Participant's rights and/or availability of benefits;
6. To prescribe procedures for filing a claim for benefits, to review claim denials and appeals relating to them and to uphold or reverse such denials;
7. To keep and maintain the Plan documents and all other records pertaining to the Plan;
8. To appoint and supervise a third party administrator to pay claims;
9. To perform all necessary reporting;
10. To establish and communicate procedures to determine whether a medical child support order is a QMCSO;
11. To delegate to any person or entity such powers, duties and responsibilities as it deems appropriate; and
12. To perform each and every function necessary for or related to the Plan's administration.

9.03 Amending and Terminating the Plan

The Plan Sponsor expects to maintain this Plan indefinitely; however, as the settlor of the Plan, the Plan Sponsor, through its directors and officers, may, in its sole discretion, at any time, amend, suspend or terminate the Plan in whole or in part. This includes amending the benefits under the Plan or the Trust Agreement (if any). This includes amending the benefits under the Plan.

Any such amendment, suspension or termination shall be enacted, if the Plan Sponsor is a corporation, by resolution of the Plan Sponsor's directors and officers, which shall be acted upon as provided in the Plan Sponsor's Articles of Incorporation or Bylaws, as applicable, and in accordance with applicable Federal and State law. Notice shall be provided as required. In the event that the Plan Sponsor is a different type of entity, then such amendment, suspension or termination shall be taken and enacted in accordance with applicable Federal and State

law and any applicable governing documents. In the event that the Plan Sponsor is a sole proprietorship, then such action shall be taken by the sole proprietor, in his or her own discretion.

If the Plan is terminated, the rights of the Participants are limited to expenses incurred before termination. All amendments to this Plan shall become effective as of a date established by the Plan Sponsor.

ARTICLE X

CLAIM PROCEDURES; PAYMENT OF CLAIMS

The procedures outlined below must be followed by Participants to obtain payment of health benefits under this Plan.

10.01 Health Claims

All claims and questions regarding health claims should be directed to the Third Party Administrator. The Plan Administrator shall be ultimately and finally responsible for adjudicating such claims and for providing full and fair review of the decision on such claims in accordance with the following provisions. Benefits under the Plan will be paid only if the Plan Administrator decides in its discretion that the Participant is entitled to them. The responsibility to process claims in accordance with the Plan Document may be delegated to the Third Party Administrator; provided, however, that the Third Party Administrator is not a fiduciary of the Plan and does not have the authority to make decisions involving the use of discretion.

Each Participant claiming benefits under the Plan shall be responsible for supplying, at such times and in such manner as the Plan Administrator in its sole discretion may require, written proof that the expenses were incurred or that the benefit is covered under the Plan. If the Plan Administrator in its sole discretion shall determine that the Participant has not incurred a covered expense or that the benefit is not covered under the Plan, or if the Participant shall fail to furnish such proof as is requested, no benefits shall be payable under the Plan.

A call from a Provider who wants to know if an individual is covered under the Plan, or if a certain procedure is covered by the Plan, prior to providing treatment is not a “claim,” since an actual claim for benefits is not being filed with the Plan. These are simply requests for information, and **any response is not a guarantee of benefits, since payment of benefits is subject to all Plan provisions, limitations and exclusions.** Once treatment is rendered, a Clean Claim must be filed with the Plan (which will be a “Post-service Claim”). At that time, a determination will be made as to what benefits are payable under the Plan.

A Participant has the right to request a review of an Adverse Benefit Determination. If the claim is denied at the end of the appeal process, as described below, the Plan's final decision is known as a final Adverse Benefit Determination. If the Participant receives notice of a final Adverse Benefit Determination, or if the Plan does not follow the claims procedures properly, the Participant then has the right to request an independent external review. The external review procedures are described below.

The claims procedures are intended to provide a full and fair review. This means, among other things, that claims and appeals will be decided in a manner designed to ensure the independence and impartiality of the persons involved in making these decisions.

Benefits will be payable to a Plan Participant, or to a Provider that has accepted an assignment of benefits as consideration in full for services rendered.

According to Federal regulations which apply to the Plan, there are four types of claims: Pre-service (Urgent and Non-urgent), Concurrent Care and Post-service.

- **Pre-service Claims.** A “pre-service claim” is a claim for a benefit under the Plan where the Plan conditions receipt of the benefit, in whole or in part, on approval of the benefit in advance of obtaining medical care.

A “pre-service urgent care claim” is any claim for medical care or treatment with respect to which the application of the time periods for making non-urgent care determinations could seriously jeopardize the life or health of the Participant or the Participant’s ability to regain maximum function, or, in the opinion of a physician with knowledge of the Participant’s medical condition, would subject the Participant to

severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

If the Plan does not require the Participant to obtain approval of a specific medical service prior to getting treatment, then there is no pre-service claim. The Participant simply follows the Plan's procedures with respect to any notice which may be required after receipt of treatment, and files the claim as a post-service claim.

- Concurrent Claims. A "concurrent claim" arises when the Plan has approved an on-going course of treatment to be provided over a period of time or number of treatments, and either:
 - The Plan Administrator determines that the course of treatment should be reduced or terminated; or
 - The Participant requests extension of the course of treatment beyond that which the Plan Administrator has approved.

If the Plan does not require the Participant to obtain approval of a medical service prior to getting treatment, then there is no need to contact the Plan Administrator to request an extension of a course of treatment. The Participant simply follows the Plan's procedures with respect to any notice which may be required after receipt of treatment, and files the claim as a post-service claim.

- Post-service Claims. A "post-service claim" is a claim for a benefit under the Plan after the services have been rendered.

10.01A When Health Claims Must Be Filed

Post-service health claims must be filed with the Third Party Administrator within 365 days of the date charges for the service were incurred. Benefits are based upon the Plan's provisions at the time the charges were incurred.

Claims filed later than that date shall be denied.

A pre-service claim (including a concurrent claim that also is a pre-service claim) is considered to be filed when the request for approval of treatment or services is made and received by the Third Party Administrator in accordance with the Plan's procedures.

Upon receipt of the required information, the claim will be deemed to be filed with the Plan. The Third Party Administrator will determine if enough information has been submitted to enable proper consideration of the claim. If not, more information may be requested as provided herein. This additional information must be received by the Third Party Administrator within 45 days from receipt by the Participant of the request for additional information. **Failure to do so may result in claims being declined or reduced.**

10.01B Timing of Claim Decisions

The Plan Administrator shall notify the Participant, in accordance with the provisions set forth below, of any Adverse Benefit Determination (and, in the case of pre-service claims and concurrent claims, of decisions that a claim is payable in full) within the following timeframes:

- Pre-service Urgent Care Claims:
 - If the Participant has provided all of the necessary information, as soon as possible, taking into account the medical exigencies, but not later than 72 hours after receipt of the claim.
 - If the Participant has not provided all of the information needed to process the claim, then the Participant will be notified as to what specific information is needed as soon as possible, but not later than 72 hours after receipt of the claim.

- The Participant will be notified of a determination of benefits as soon as possible, but not later than 72 hours, taking into account the medical exigencies, after the earliest of:
 - The Plan's receipt of the specified information; or
 - The end of the period afforded the Participant to provide the information.
- If there is an Adverse Benefit Determination, a request for an expedited appeal may be submitted orally or in writing by the Participant. All necessary information, including the Plan's benefit determination on review, may be transmitted between the Plan and the Participant by telephone, facsimile, or other similarly expeditious method. Alternatively, the Participant may request an expedited review under the external review process.
- Pre-service Non-urgent Care Claims:
 - If the Participant has provided all of the information needed to process the claim, in a reasonable period of time appropriate to the medical circumstances, but not later than 15 days after receipt of the claim, unless an extension has been requested, then prior to the end of the 15-day extension period.
 - If the Participant has not provided all of the information needed to process the claim, then the Participant will be notified as to what specific information is needed as soon as possible, but not later than 5 days after receipt of the claim. The Participant will be notified of a determination of benefits in a reasonable period of time appropriate to the medical circumstances, either prior to the end of the extension period (if additional information was requested during the initial processing period), or by the date agreed to by the Plan Administrator and the Participant (if additional information was requested during the extension period).
- Concurrent Claims:
 - Plan Notice of Reduction or Termination. If the Plan Administrator is notifying the Participant of a reduction or termination of a course of treatment (other than by Plan amendment or termination), before the end of such period of time or number of treatments. The Participant will be notified sufficiently in advance of the reduction or termination to allow the Participant to appeal and obtain a determination on review of that Adverse Benefit Determination before the benefit is reduced or terminated. This rule does not apply if benefits are reduced or eliminated due to plan amendment or termination. A similar process applies for claims based on a rescission of coverage for fraud or misrepresentation.
 - Request by Participant Involving Urgent Care. If the Plan Administrator receives a request from a Participant to extend the course of treatment beyond the period of time or number of treatments that is a claim involving urgent care, as soon as possible, taking into account the medical exigencies, but not later than 72 hours after receipt of the claim, as long as the Participant makes the request at least 72 hours prior to the expiration of the prescribed period of time or number of treatments. If the Participant submits the request with less than 24 hours prior to the expiration of the prescribed period of time or number of treatments, the request will be treated as a claim involving urgent care and decided within the urgent care timeframe.
 - Request by Participant Involving Non-urgent Care. If the Plan Administrator receives a request from the Participant to extend the course of treatment beyond the period of time or number of treatments that is a claim not involving urgent care, the request will be treated as a new benefit claim and decided within the timeframe appropriate to the type of claim (either as a pre-service non-urgent claim or a post-service claim).

- Request by Participant Involving Rescission. With respect to rescissions, the following timetable applies:
 - Notification to Participant 30 days
 - Notification of Adverse Benefit Determination on appeal 30 days
- Post-service Claims:
 - If the Participant has provided all of the information needed to process the claim, in a reasonable period of time, but not later than 30 days after receipt of the claim, unless an extension has been requested, then prior to the end of the 15-day extension period.
 - If the Participant has not provided all of the information needed to process the claim and additional information is requested during the initial processing period, then the Participant will be notified of a determination of benefits prior to the end of the extension period, unless additional information is requested during the extension period, then the Participant will be notified of the determination by a date agreed to by the Plan Administrator and the Participant.
- Extensions – Pre-service Urgent Care Claims. No extensions are available in connection with Pre-service urgent care claims.
- Extensions – Pre-service Non-urgent Care Claims. This period may be extended by the Plan for up to 15 days, provided that the Plan Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies the Participant, prior to the expiration of the initial 15-day processing period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision.
- Extensions – Post-service Claims. This period may be extended by the Plan for up to 15 days, provided that the Plan Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies the Participant, prior to the expiration of the initial 30-day processing period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision.
- Calculating Time Periods. The period of time within which a benefit determination is required to be made shall begin at the time a claim is deemed to be filed in accordance with the procedures of the Plan.

10.01C Notification of an Adverse Benefit Determination

The Plan Administrator shall provide a Participant with a notice, either in writing or electronically (or, in the case of pre-service urgent care claims, by telephone, facsimile or similar method, with written or electronic notice). The notice will contain the following information:

- Information sufficient to allow the Participant to identify the claim involved (including date of service, the healthcare provider, the claim amount, if applicable, and a statement describing the availability, upon request, of the diagnosis code and its corresponding meaning, and the treatment code and its corresponding meaning);
- A reference to the specific portion(s) of the plan provisions upon which a denial is based;
- Specific reason(s) for a denial, including the denial code and its corresponding meaning, and a description of the Plan's standard, if any, that was used in denying the claim;

- A description of any additional information necessary for the Participant to perfect the claim and an explanation of why such information is necessary;
- A description of the Plan's internal appeals and external review processes and the time limits applicable to the processes. This description will include information on how to initiate the appeal;
- A statement that the Participant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to the Participant's claim for benefits;
- The identity of any medical or vocational experts consulted in connection with a claim, even if the Plan did not rely upon their advice (or a statement that the identity of the expert will be provided, upon request);
- Any rule, guideline, protocol or similar criterion that was relied upon, considered, or generated in making the determination will be provided free of charge. If this is not practical, a statement will be included that such a rule, guideline, protocol or similar criterion was relied upon in making the determination and a copy will be provided to the Participant, free of charge, upon request;
- In the case of denials based upon a medical judgment (such as whether the treatment is medically necessary or experimental), either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Participant's medical circumstances, will be provided. If this is not practical, a statement will be included that such explanation will be provided to the Participant, free of charge, upon request;
- Information about the availability of, and contact information for, an applicable office of health insurance consumer assistance or ombudsman established under applicable federal law to assist individuals with the internal claims and appeals and external review processes; and
- In a claim involving urgent care, a description of the Plan's expedited review process.

10.02 Appeal of Adverse Benefit Determinations

10.02A Full and Fair Review of All Claims

In cases where a claim for benefits is denied, in whole or in part, and the Participant believes the claim has been denied wrongly, the Participant may appeal the denial and review pertinent documents. The claims procedures of this Plan provide a Participant with a reasonable opportunity for a full and fair review of a claim and Adverse Benefit Determination. More specifically, the Plan provides:

- Participants at least 180 days following receipt of a notification of an initial Adverse Benefit Determination within which to appeal the determination;
- Participants the opportunity to submit written comments, documents, records, and other information relating to the claim for benefits;
- For a review that does not afford deference to the previous Adverse Benefit Determination and that is conducted by an appropriate named fiduciary of the Plan, who shall be neither the individual who made the Adverse Benefit Determination that is the subject of the appeal, nor the subordinate of such individual;
- For a review that takes into account all comments, documents, records, and other information submitted by the Participant relating to the claim, without regard to whether such information was submitted or considered in any prior benefit determination;

- That, in deciding an appeal of any Adverse Benefit Determination that is based in whole or in part upon a medical judgment, the Plan fiduciary shall consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment, who is neither an individual who was consulted in connection with the Adverse Benefit Determination that is the subject of the appeal, nor the subordinate of any such individual;
- For the identification of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with a claim, even if the Plan did not rely upon their advice;
- That a Participant will be provided, free of charge: (a) reasonable access to, and copies of, all documents, records, and other information relevant to the Participant's claim in possession of the Plan Administrator or Third Party Administrator; (b) information regarding any voluntary appeals procedures offered by the Plan; (c) information regarding the Participant's right to an external review process; (d) any internal rule, guideline, protocol or other similar criterion relied upon, considered or generated in making the adverse determination; and (e) an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Participant's medical circumstances; and
- That a Participant will be provided, free of charge, and sufficiently in advance of the date that the notice of final internal Adverse Benefit Determination is required, with new or additional evidence considered, relied upon, or generated by the Plan in connection with the Claim, as well as any new or additional rationale for a denial at the internal appeals stage, and a reasonable opportunity for the Participant to respond to such new evidence or rationale.

10.02B Requirements for Appeal

The Participant must file the appeal in writing (although oral appeals are permitted for pre-service urgent care claims) within 180 days following receipt of the notice of an Adverse Benefit Determination. For pre-service urgent care claims, if the Participant chooses to orally appeal, the Participant may telephone:

Conservation Employees' Benefits Plan
c/o HealthSCOPE Benefits, Inc.
P.O. Box 2860
Little Rock, AR 72203
1-800-266-9217

To file an appeal in writing, the Participant's appeal must be addressed as follows and mailed or faxed as follows:

Conservation Employees' Benefits Plan
c/o HealthSCOPE Benefits, Inc.
P.O. Box 2860
Little Rock, AR 72203
1-800-266-9217

It shall be the responsibility of the Participant to submit proof that the claim for benefits is covered and payable under the provisions of the Plan. Any appeal must include:

- The name of the employee/Participant;
- The employee/Participant's social security number;
- The group name or identification number;
- All facts and theories supporting the claim for benefits. **Failure to include any theories or facts in the appeal will result in their being deemed waived. In other words, the Participant will lose the right**

to raise factual arguments and theories which support this claim if the Participant fails to include them in the appeal;

- A statement in clear and concise terms of the reason or reasons for disagreement with the handling of the claim; and
- Any material or information that the Participant has which indicates that the Participant is entitled to benefits under the Plan.

If the Participant provides all of the required information, it may be that the expenses will be eligible for payment under the Plan.

10.02C Timing of Notification of Benefit Determination on Review

The Plan Administrator shall notify the Participant of the Plan's benefit determination on review within the following timeframes:

- Pre-service Urgent Care Claims: As soon as possible, taking into account the medical exigencies, but not later than 72 hours after receipt of the appeal.
- Pre-service Non-urgent Care Claims: Within a reasonable period of time appropriate to the medical circumstances, but not later than 30 days after receipt of the appeal.
- Concurrent Claims: The response will be made in the appropriate time period based upon the type of claim – pre-service urgent, pre-service non-urgent or post-service.
- Post-service Claims: Within a reasonable period of time, but not later than 60 days after receipt of the appeal.
- Calculating Time Periods. The period of time within which the Plan's determination is required to be made shall begin at the time an appeal is filed in accordance with the procedures of this Plan, without regard to whether all information necessary to make the determination accompanies the filing.

10.02D Manner and Content of Notification of Adverse Benefit Determination on Review

The Plan Administrator shall provide a Participant with notification, with respect to pre-service urgent care claims, by telephone, facsimile or similar method, and with respect to all other types of claims, in writing or electronically, of a Plan's Adverse Benefit Determination on review, setting forth:

- Information sufficient to allow the Participant to identify the claim involved (including date of service, the healthcare provider, the claim amount, if applicable, and a statement describing the availability, upon request, of the diagnosis code and its corresponding meaning, and the treatment code and its corresponding meaning);
- A reference to the specific portion(s) of the plan provisions upon which a denial is based;
- Specific reason(s) for a denial, including the denial code and its corresponding meaning, and a description of the Plan's standard, if any, that was used in denying the claim, and a discussion of the decision;
- A description of any additional information necessary for the Participant to perfect the claim and an explanation of why such information is necessary;
- A description of the Plan's review procedures and the time limits applicable to the procedures. This description will include information on how to initiate the appeal;

- A statement that the Participant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the Participant's claim for benefits;
- The identity of any medical or vocational experts consulted in connection with a claim, even if the Plan did not rely upon their advice (or a statement that the identity of the expert will be provided, upon request);
- Any rule, guideline, protocol or similar criterion that was relied upon, considered, or generated in making the determination will be provided free of charge. If this is not practical, a statement will be included that such a rule, guideline, protocol or similar criterion was relied upon in making the determination and a copy will be provided to the Participant, free of charge, upon request;
- In the case of denials based upon a medical judgment (such as whether the treatment is medically necessary or experimental), either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Participant's medical circumstances, will be provided. If this is not practical, a statement will be included that such explanation will be provided to the Participant, free of charge, upon request; and
- The following statement: "You and your Plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your state insurance regulatory agency."

10.02E Furnishing Documents in the Event of an Adverse Determination

In the case of an Adverse Benefit Determination on review, the Plan Administrator shall provide such access to, and copies of, documents, records, and other information described in the section relating to "Manner and Content of Notification of Adverse Benefit Determination on Review" as appropriate.

10.02F Decision on Review

If, for any reason, the Participant does not receive a written response to the appeal within the appropriate time period set forth above, the Participant may assume that the appeal has been denied. The decision by the Plan Administrator or other appropriate named fiduciary of the Plan on review will be final, binding and conclusive and will be afforded the maximum deference permitted by law. **All claim review procedures provided for in the Plan must be exhausted before any legal action is brought.**

10.02G External Review Process

A. Scope

1. The Federal external review process does not apply to a denial, reduction, termination, or a failure to provide payment for a benefit based on a determination that a participant or beneficiary fails to meet the requirements for eligibility under the terms of a group health plan.
2. The Federal external review process applies only to:
 - (a) An Adverse Benefit Determination (including a final internal Adverse Benefit Determination) by a plan or issuer that involves medical judgment (including, but not limited to, those based on the plan's or issuer's requirements for medical necessity, appropriateness, health care setting, level of care, or effectiveness of a covered benefit; or its determination that a treatment is experimental or investigational), as determined by the external reviewer; and
 - (b) A rescission of coverage (whether or not the rescission has any effect on any particular benefit at that time).

B. Standard external review

Standard external review is external review that is not considered expedited (as described in paragraph B of this section).

1. **Request for external review.** The Plan will allow a claimant to file a request for an external review with the Plan if the request is filed within four (4) months after the date of receipt of a notice of an Adverse Benefit Determination or final internal Adverse Benefit Determination. If there is no corresponding date four months after the date of receipt of such a notice, then the request must be filed by the first day of the fifth month following the receipt of the notice. For example, if the date of receipt of the notice is October 30, because there is no February 30, the request must be filed by March 1. If the last filing date would fall on a Saturday, Sunday, or Federal holiday, the last filing date is extended to the next day that is not a Saturday, Sunday, or Federal holiday.
2. **Preliminary review.** Within five (5) business days following the date of receipt of the external review request, the Plan will complete a preliminary review of the request to determine whether:
 - (a) The claimant is or was covered under the Plan at the time the health care item or service was requested or, in the case of a retrospective review, was covered under the Plan at the time the health care item or service was provided;
 - (b) The Adverse Benefit Determination or the final Adverse Benefit Determination does not relate to the claimant's failure to meet the requirements for eligibility under the terms of the Plan (e.g., worker classification or similar determination);
 - (c) The claimant has exhausted the Plan's internal appeal process unless the claimant is not required to exhaust the internal appeals process under the interim final regulations; and
 - (d) The claimant has provided all the information and forms required to process an external review.Within one (1) business day after completion of the preliminary review, the Plan will issue a notification in writing to the claimant. If the request is complete but not eligible for external review, such notification will include the reasons for its ineligibility and contact information for the Employee Benefits Security Administration (toll-free number 866-444-EBSA (3272)). If the request is not complete, such notification will describe the information or materials needed to make the request complete and the Plan will allow a claimant to perfect the request for external review with the four-month filing period or within the 48 hour period following the receipt of the notification, whichever is later.
3. **Referral to Independent Review Organization.** The Plan will assign an independent review organization (IRO) that is accredited by URAC or by a similar nationally-recognized accrediting organization to conduct the external review. Moreover, the Plan will take action against bias and to ensure independence. Accordingly, the Plan will contract with (or direct the Claims Processor to contract with, on its behalf) at least three (3) IROs for assignments under the Plan and rotate claims assignments among them (or incorporate other independent unbiased method for selection of IROs, such as random selection). In addition, the IRO may not be eligible for any financial incentives based on the likelihood that the IRO will support the denial of benefits.
4. **Reversal of Plan's decision.** Upon receipt of a notice of a final external review decision reversing the Adverse Benefit Determination or final internal Adverse Benefit Determination, the Plan will provide coverage or payment for the claim without delay, regardless of whether the plan intends to seek judicial review of the external review decision and unless or until there is a judicial decision otherwise.

C. Expedited external review

1. **Request for expedited external review.** The Plan will allow a claimant to make a request for an expedited external review with the Plan at the time the claimant receives:
 - (a) An Adverse Benefit Determination if the Adverse Benefit Determination involves a medical condition of the claimant for which the timeframe for completion of a standard internal appeal under the interim final regulations would seriously jeopardize the life or health of the claimant or

would jeopardize the claimant's ability to regain maximum function and the claimant has filed a request for an expedited internal appeal; or

- (b) A final internal Adverse Benefit Determination, if the claimant has a medical condition where the timeframe for completion of a standard external review would seriously jeopardize the life or health of the claimant or would jeopardize the claimant's ability to regain maximum function, or if the final internal Adverse Benefit Determination concerns an admission, availability of care, continued stay, or health care item or service for which the claimant received emergency services, but has not been discharged from a facility.

2. Preliminary review. Immediately upon receipt of the request for expedited external review, the Plan will determine whether the request meets the reviewability requirements set forth in paragraph A.2 above for standard external review. The Plan will immediately send a notice that meets the requirements set forth in paragraph A.2 above for standard external review to the claimant of its eligibility determination.
3. Referral to independent review organization. Upon a determination that a request is eligible for external review following the preliminary review, the Plan will assign an IRO pursuant to the requirements set forth in paragraph A.3 above for standard review. The Plan will provide or transmit all necessary documents and information considered in making the Adverse Benefit Determination or final internal Adverse Benefit Determination to the assigned IRO electronically or by telephone or facsimile or any other available expeditious method.
The assigned IRO, to the extent the information or documents are available and the IRO considers them appropriate, will consider the information or documents described above under the procedures for standard review. In reaching a decision, the assigned IRO will review the claim de novo and is not bound by any decisions or conclusions reached during the Plan's internal claims and appeals process.
4. Notice of final external review decision. The Plan's (or Claim Processor's) contract with the assigned IRO will require the IRO to provide notice of the final external review decision, in accordance with the requirements set forth in paragraph A.3 above, as expeditiously as the claimant's medical condition or circumstances require, but in no event more than 72 hours after the IRO receives the request for an expedited external review. If the notice is not in writing, within 48 hours after the date of providing that notice, the assigned IRO will provide written confirmation of the decision to the claimant and the Plan.

10.03 Appointment of Authorized Representative

A Participant is permitted to appoint an authorized representative to act on his or her behalf with respect to a benefit claim or appeal of a denial. An assignment of benefits by a Participant to a Provider will not constitute appointment of that Provider as an authorized representative. To appoint such a representative, the Participant must complete a form which can be obtained from the Plan Administrator or the Third Party Administrator. However, in connection with a claim involving Urgent Care, the Plan will permit a health care professional with knowledge of the Participant's medical condition to act as the Participant's authorized representative without completion of this form. In the event a Participant designates an authorized representative, all future communications from the Plan will be with the representative, rather than the Participant, unless the Participant directs the Plan Administrator, in writing, to the contrary.

10.04 Physical Examinations

The Plan reserves the right to have a Physician of its own choosing examine any Participant whose condition, Sickness or Injury is the basis of a claim. All such examinations shall be at the expense of the Plan. This right may be exercised when and as often as the Plan may reasonably require during the pendency of a claim. The Participant must comply with this requirement as a necessary condition to coverage.

10.05 Autopsy

The Plan reserves the right to have an autopsy performed upon any deceased Participant whose condition, Sickness, or Injury is the basis of a claim. This right may be exercised only where not prohibited by law.

10.06 Payment of Benefits

All benefits under this Plan are payable, in U.S. Dollars, to the covered Employee whose Sickness or Injury, or whose covered Dependent's Sickness or Injury, is the basis of a claim. In the event of the death or incapacity of a covered Employee and in the absence of written evidence to this Plan of the qualification of a guardian for his or her estate, this Plan may, in its sole discretion, make any and all such payments to the individual or institution which, in the opinion of this Plan, is or was providing the care and support of such Employee.

10.06A Assignments

Benefits for medical expenses covered under this Plan may be assigned by a Participant to the Provider as consideration in full for services rendered; however, if those benefits are paid directly to the Employee, the Plan shall be deemed to have fulfilled its obligations with respect to such benefits. The Plan will not be responsible for determining whether any such assignment is valid. Payment of benefits which have been assigned will be made directly to the assignee unless a written request not to honor the assignment, signed by the covered Employee and the assignee, has been received before the proof of loss is submitted.

No Participant shall at any time, either during the time in which he or she is a Participant in the Plan, or following his or her termination as a Participant, in any manner, have any right to assign his or her right to sue to recover benefits under the Plan, to enforce rights due under the Plan or to any other causes of action which he or she may have against the Plan or its fiduciaries.

A Provider which accepts an assignment of benefits, in accordance with this Plan as consideration in full for services rendered, is bound by the rules and provisions set forth within the terms of this document.

10.06B Non U.S. Providers

Medical expenses for care, supplies, or services which are rendered by a Provider whose principal place of business or address for payment is located outside the United States (a "Non U.S. Provider") are payable under the Plan, subject to all Plan exclusions, limitations, maximums and other provisions, under the following conditions:

1. Benefits may not be assigned to a Non U.S. Provider;
2. The Participant is responsible for making all payments to Non U.S. Providers, and submitting receipts to the Plan for reimbursement;
3. Benefit payments will be determined by the Plan based upon the exchange rate in effect on the Incurred Date;
4. The Non U.S. Provider shall be subject to, and in compliance with, all U.S. and other applicable licensing requirements; and
5. Claims for benefits must be submitted to the Plan in English.

10.06C Recovery of Payments

Occasionally, benefits are paid more than once, are paid based upon improper billing or a misstatement in a proof of loss or enrollment information, are not paid according to the Plan's terms, conditions, limitations or exclusions, or should otherwise not have been paid by the Plan. As such this Plan may pay benefits that are later found to be greater than the Maximum Allowable Charge. In this case, this Plan may recover the amount of the overpayment from the source to which it was paid, primary payers, or from the party on whose behalf the charge(s) were paid. As such, whenever the Plan pays benefits exceeding the amount of benefits payable under the terms of the Plan, the Plan Administrator has the right to recover any such erroneous payment directly from the person or entity who received such payment and/or from other payers and/or the Plan Participant or dependent on whose behalf such payment was made.

A Plan Participant, Dependent, Provider, another benefit plan, insurer, or any other person or entity who receives a payment exceeding the amount of benefits payable under the terms of the Plan or on whose behalf such payment was made, shall return or refund the amount of such erroneous payment to the Plan within 30 days of discovery or demand. The Plan Administrator shall have no obligation to secure payment for the expense for which the erroneous payment was made or to which it was applied.

The person or entity receiving an erroneous payment may not apply such payment to another expense. The Plan Administrator shall have the sole discretion to choose who will repay the Plan for an erroneous payment and whether such payment shall be reimbursed in a lump sum. When a Plan Participant or other entity does not comply with the provisions of this section, the Plan Administrator shall have the authority, in its sole discretion, to deny payment of any claims for benefits by the Plan Participant and to deny or reduce future benefits payable (including payment of future benefits for other injuries or illnesses) under the Plan by the amount due as reimbursement to the Plan. The Plan Administrator may also, in its sole discretion, deny or reduce future benefits (including future benefits for other injuries or illnesses) under any other group benefits plan maintained by the Plan Sponsor. The reductions will equal the amount of the required reimbursement.

Providers and any other person or entity accepting payment from the Plan or to whom a right to benefits has been assigned, in consideration of services rendered, payments and/or rights, agrees to be bound by the terms of this Plan and agree to submit claims for reimbursement in strict accordance with their State's health care practice acts, ICD-9 or CPT standards, Medicare guidelines, HCPCS standards, or other standards approved by the Plan Administrator or insurer. Any payments made on claims for reimbursement not in accordance with the above provisions shall be repaid to the Plan within 30 days of discovery or demand or incur prejudgment interest of 1.5% per month. If the Plan must bring an action against a Plan Participant, Provider or other person or entity to enforce the provisions of this section, then that Plan Participant, Provider or other person or entity agrees to pay the Plan's attorneys' fees and costs, regardless of the action's outcome.

Further, Plan Participants and/or their dependents, beneficiaries, estate, heirs, guardian, personal representative, or assigns (Plan Participants) shall assign or be deemed to have assigned to the Plan their right to recover said payments made by the Plan, from any other party and/or recovery for which the Plan Participant(s) are entitled, for or in relation to facility-acquired condition(s), Provider error(s), or damages arising from another party's act or omission for which the Plan has not already been refunded.

The Plan reserves the right to deduct from any benefits properly payable under this Plan the amount of any payment which has been made:

1. In error;
2. Pursuant to a misstatement contained in a proof of loss or a fraudulent act;
3. Pursuant to a misstatement made to obtain coverage under this Plan within two years after the date such coverage commences;
4. With respect to an ineligible person;
5. In anticipation of obtaining a recovery if a Plan Participant fails to comply with the Plan's Third Party Recovery, Subrogation and Reimbursement provisions; or
6. Pursuant to a claim for which benefits are recoverable under any policy or act of law providing for coverage for occupational Injury or disease to the extent that such benefits are recovered. This provision (6) shall not be deemed to require the Plan to pay benefits under this Plan in any such instance.

The deduction may be made against any claim for benefits under this Plan by a Plan Participant or by any of his Covered Dependents if such payment is made with respect to the Plan Participant or any person covered or asserting coverage as a Dependent of the Plan Participant.

If the Plan seeks to recoup funds from a Provider, due to a claim being made in error, a claim being fraudulent on the part of the Provider, and/or the claim that is the result of the Provider's misstatement, said Provider shall, as part of its assignment to benefits from the Plan, abstain from billing the plan participant for any outstanding amount(s).

10.06D Medicaid Coverage

A Participant's eligibility for any State Medicaid benefits will not be taken into account in determining or making any payments for benefits to or on behalf of such Participant. Any such benefit payments will be subject to the State's right to reimbursement for benefits it has paid on behalf of the Participant, as required by the State

Medicaid program; and the Plan will honor any Subrogation rights the State may have with respect to benefits which are payable under the Plan.

ARTICLE XI COORDINATION OF BENEFITS

11.01 Benefits Subject to This Provision

This provision shall apply to all benefits provided under any section of this Plan, except for Article XVI on Prescription Drugs.

11.02 Excess Insurance

If at the time of injury, sickness, disease or disability there is available, or potentially available any Coverage (including but not limited to Coverage resulting from a judgment at law or settlements), the benefits under this Plan shall apply only as an excess over such other sources of Coverage.

The Plan's benefits will be excess to, whenever possible:

- a) Any primary payer besides the Plan;
- b) Any first party insurance through medical payment coverage, personal injury protection, no-fault coverage, uninsured or underinsured motorist coverage;
- c) Any policy of insurance from any insurance company or guarantor of a third party;
- d) Worker's compensation or other liability insurance company; or
- e) Any other source, including but not limited to crime victim restitution funds, any medical, disability or other benefit payments, and school insurance coverage.

11.03 Vehicle Limitation

When medical payments are available under any vehicle insurance, the Plan shall pay excess benefits only, without reimbursement for vehicle plan and/or policy deductibles. This Plan shall always be considered secondary to such plans and/or policies. This applies to all forms of medical payments under vehicle plans and/or policies regardless of its name, title or classification.

11.04 Allowable Expenses

"Allowable Expenses" shall mean the Usual and Customary charge for any Medically Necessary, Reasonable, eligible item of expense, at least a portion of which is covered under a plan. When some Other Plan pays first in accordance with Section 10.06A herein, this Plan's Allowable Expenses shall consist of the Plan Participant's responsibility, if any, after the Other Plan has paid but shall in no event exceed the Other Plan's Allowable Expenses. When some Other Plan provides benefits in the form of services rather than cash payments, the reasonable cash value of each service rendered, in the amount that would be payable in accordance with the terms of the Plan, shall be deemed to be the benefit. Benefits payable under any Other Plan include the benefits that would have been payable had claim been duly made therefore.

11.05 "Claim Determination Period"

"Claim Determination Period" shall mean each calendar year.

11.06 Effect on Benefits:

11.06A Application to Benefit Determinations

The plan that pays first according to the rules in the section entitled "Order of Benefit Determination" will pay as if there were no other plan involved. The secondary and subsequent plans will pay the balance due up to 100% of the plan's Allowable Expenses. Benefits will be coordinated on the basis of a Claim Determination Period.

When medical payments are available under automobile insurance, this Plan will pay excess benefits only, without reimbursement for automobile plan deductibles. This Plan will always be considered the secondary carrier regardless of the individual's election under personal injury protection (PIP) coverage with the automobile insurance carrier.

In certain instances, the benefits of the Other Plan will be ignored for the purposes of determining the benefits under this Plan. This is the case when:

1. The Other Plan would, according to its rules, determine its benefits after the benefits of this Plan have been determined; and
2. The rules in the section entitled "Order of Benefit Determination" would require this Plan to determine its benefits before the Other Plan.

11.06B Order of Benefit Determination

For the purposes of the section entitled "Application to Benefit Determinations," the rules establishing the order of benefit determination are:

1. A plan without a coordinating provision will always be the primary plan;
2. The benefits of a plan which covers the person on whose expenses claim is based, other than as a dependent, shall be determined before the benefits of a plan which covers such person as a dependent;
3. If the person for whom claim is made is a dependent child covered under both parents' plans, the plan covering the parent whose birthday (month and day of birth, not year) falls earlier in the year will be primary, except:
 - a. When the parents are separated or divorced, and the parent with the custody of the child has not remarried, the benefits of a plan which covers the child as a dependent of the parent with custody will be determined before the benefits of a plan which covers the child as a dependent of the parent without custody; or
 - b. When the parents are divorced and the parent with custody of the child has remarried, the benefits of a plan which covers the child as a dependent of the parent with custody shall be determined before the benefits of a plan which covers that child as a dependent of the stepparent, and the benefits of a plan which covers that child as a dependent of the stepparent will be determined before the benefits of a plan which covers that child as a dependent of the parent without custody.

Notwithstanding the above, if there is a court decree which would otherwise establish financial responsibility for the child's health care expenses, the benefits of the plan which covers the child as a dependent of the parent with such financial responsibility shall be determined before the benefits of any Other Plan which covers the child as a dependent child; and

4. When the rules above do not establish an order of benefit determination, the benefits of a plan which has covered the person on whose expenses claim is based for the longer period of time shall be determined before the benefits of a plan which has covered such person the shorter period of time.

11.07 Right to Receive and Release Necessary Information

For the purpose of determining the applicability of and implementing the terms of this provision or any provision of similar purpose of any Other Plan, this Plan may, without the consent of or notice to any person, release to or obtain from any insurance company, or other organization or individual, any information with respect to any person, which the Plan deems to be necessary for such purposes. Any person claiming benefits under this Plan shall furnish to the Plan such information as may be necessary to implement this provision.

11.08 Facility of Payment

Whenever payments which should have been made under this Plan in accordance with this provision have been made under any Other Plans, the Plan Administrator may, in its sole discretion, pay any organizations making such other payments any amounts it shall determine to be warranted in order to satisfy the intent of this provision, and amounts so paid shall be deemed to be benefits paid under this Plan and, to the extent of such payments, this Plan shall be fully discharged from liability.

11.09 Right of Recovery

In accordance with section 10.06C, whenever payments have been made by this Plan with respect to Allowable Expenses in a total amount, at any time, in excess of the maximum amount of payment necessary at that time to satisfy the intent of this Article, the Plan shall have the right to recover such payments, to the extent of such excess, from any one or more of the following as this Plan shall determine: any person to or with respect to whom such payments were made, or such person's legal representative, any insurance companies, or any other individuals or organizations which the Plan determines are responsible for payment of such Allowable Expenses, and any future benefits payable to the Participant or his or her Dependents. **Please see 10.06C above for more details.**

ARTICLE XII MEDICARE

12.01 Applicable to Active Employees and Their Spouses Ages 65 and Over

An active Employee and his or her spouse (ages 65 and over) may, at the option of such Employee, elect or reject coverage under this Plan. If such Employee elects coverage under this Plan, the benefits of this Plan shall be determined before any benefits provided by Medicare. If coverage under this Plan is rejected by such Employee, benefits listed herein will not be payable even as secondary coverage to Medicare.

12.02 Applicable to All Other Participants Eligible for Medicare Benefits

To the extent required by Federal regulations, this Plan will pay before any Medicare benefits. There are some circumstances under which Medicare would be required to pay its benefits first. In these cases, benefits under this Plan would be calculated as secondary payor (as described under the Article entitled "Coordination of Benefits"). The Participant will be assumed to have full Medicare coverage (that is, both Part A & B) whether or not the Participant has enrolled for the full coverage. If the Provider accepts assignment with Medicare, covered expenses will not exceed the Medicare-approved expenses.

12.03 Applicable to Medicare Services Furnished to End Stage Renal Disease ("ESRD") Plan Participants Who Are Covered Under This Plan

If any Participant is eligible for Medicare benefits because of ESRD, the benefits of the Plan will be determined before Medicare benefits for the first 18 months of Medicare entitlement (with respect to charges incurred on or after February 1, 1991 and before August 5, 1997), and for the first 30 months of Medicare entitlement (with respect to charges incurred on or after August 5, 1997), unless applicable Federal law provides to the contrary, in which event the benefits of the Plan will be determined in accordance with such law.

ARTICLE XIII

THIRD PARTY RECOVERY, SUBROGATION AND REIMBURSEMENT

13.01 Payment Condition

1. The Plan, in its sole discretion, may elect to conditionally advance payment of benefits in those situations where an injury, sickness, disease or disability is caused in whole or in part by, or results from the acts or omissions of Plan Participants, and/or their dependents, beneficiaries, estate, heirs, guardian, personal representative, or assigns (collectively referred to hereinafter in this section as “Plan Participant(s)”) or a third party, where any party besides the Plan may be responsible for expenses arising from an incident, and/or other funds are available, including but not limited to no-fault, uninsured motorist, underinsured motorist, medical payment provisions, third party assets, third party insurance, and/or grantor(s) of a third party (collectively “Coverage”).
2. Plan Participant(s), his or her attorney, and/or legal guardian of a minor or incapacitated individual agrees that acceptance of the Plan’s conditional payment of medical benefits is constructive notice of these provisions in their entirety and agrees to maintain one hundred percent (100%) of the Plan’s conditional payment of benefits or the full extent of payment from any one or combination of first and third party sources in trust, without disruption except for reimbursement to the Plan or the Plan’s assignee. By accepting benefits the Plan Participant(s) agrees the Plan shall have an equitable lien on any funds received by the Plan Participant(s) and/or their attorney from any source and said funds shall be held in trust until such time as the obligations under this provision are fully satisfied. The Plan Participant(s) agrees to include the Plan’s name as a co-payee on any and all settlement drafts.
3. In the event a Plan Participant(s) settles, recovers, or is reimbursed by any Coverage, the Plan Participant(s) agrees to reimburse the Plan for all benefits paid or that will be paid by the Plan on behalf of the Plan Participant(s). If the Plan Participant(s) fails to reimburse the Plan out of any judgment or settlement received, the Plan Participant(s) will be responsible for any and all expenses (fees and costs) associated with the Plan’s attempt to recover such money.
4. If there is more than one party responsible for charges paid by the Plan, or may be responsible for charges paid by the Plan, the Plan will not be required to select a particular party from whom reimbursement is due. Furthermore, unallocated settlement funds meant to compensate multiple injured parties of which the Plan Participant(s) is/are only one or a few, that unallocated settlement fund is considered designated as an “identifiable” fund from which the plan may seek reimbursement.

13.02 Subrogation

1. As a condition to participating in and receiving benefits under this Plan, the Plan Participant(s) agrees to assign to the Plan the right to subrogate and pursue any and all claims, causes of action or rights that may arise against any person, corporation and/or entity and to any Coverage to which the Plan Participant(s) is entitled, regardless of how classified or characterized, at the Plan’s discretion.
2. If a Plan Participant(s) receives or becomes entitled to receive benefits, an automatic equitable lien attaches in favor of the Plan to any claim, which any Plan Participant(s) may have against any Coverage and/or party causing the sickness or injury to the extent of such conditional payment by the Plan plus reasonable costs of collection.
3. The Plan may, at its discretion, in its own name or in the name of the Plan Participant(s) commence a proceeding or pursue a claim against any party or Coverage for the recovery of all damages to the full extent of the value of any such benefits or conditional payments advanced by the Plan.
4. If the Plan Participant(s) fails to file a claim or pursue damages against:

- a) The responsible party, its insurer, or any other source on behalf of that party;
- b) Any first party insurance through medical payment coverage, personal injury protection, no-fault coverage, uninsured or underinsured motorist coverage;
- c) Any policy of insurance from any insurance company or guarantor of a third party;
- d) Worker's compensation or other liability insurance company; or
- e) Any other source, including but not limited to crime victim restitution funds, any medical, disability or other benefit payments, and school insurance coverage;

the Plan Participant(s) authorizes the Plan to pursue, sue, compromise and/or settle any such claims in the Plan Participant(s)' and/or the Plan's name and agrees to fully cooperate with the Plan in the prosecution of any such claims. The Plan Participant(s) assigns all rights to the Plan or its assignee to pursue a claim and the recovery of all expenses from any and all sources listed above.

13.03 Right of Reimbursement

1. The Plan shall be entitled to recover 100% of the benefits paid, without deduction for attorneys' fees and costs or application of the common fund doctrine, make whole doctrine, or any other similar legal theory, without regard to whether the Plan Participant(s) is fully compensated by his/her recovery from all sources. The Plan shall have an equitable lien which supersedes all common law or statutory rules, doctrines, and laws of any State prohibiting assignment of rights which interferes with or compromises in any way the Plan's equitable lien and right to reimbursement. The obligation to reimburse the Plan in full exists regardless of how the judgment or settlement is classified and whether or not the judgment or settlement specifically designates the recovery or a portion of it as including medical, disability, or other expenses. If the Plan Participant(s)' recovery is less than the benefits paid, then the Plan is entitled to be paid all of the recovery achieved.
2. No court costs, experts' fees, attorneys' fees, filing fees, or other costs or expenses of litigation may be deducted from the Plan's recovery without the prior, expressed written consent of the Plan.
3. The Plan's right of subrogation and reimbursement will not be reduced or affected as a result of any fault or claim on the part of the Plan Participant(s), whether under the doctrines of causation, comparative fault or contributory negligence, or other similar doctrine in law. Accordingly, any lien reduction statutes, which attempt to apply such laws and reduce a subrogating Plan's recovery will not be applicable to the Plan and will not reduce the Plan's reimbursement rights.
4. These rights of subrogation and reimbursement shall apply without regard to whether any separate written acknowledgment of these rights is required by the Plan and signed by the Plan Participant(s).
5. This provision shall not limit any other remedies of the Plan provided by law. These rights of subrogation and reimbursement shall apply without regard to the location of the event that led to or caused the applicable sickness, injury, disease or disability.

13.04 Excess Insurance

1. If at the time of injury, sickness, disease or disability there is available, or potentially available any Coverage (including but not limited to Coverage resulting from a judgment at law or settlements), the benefits under this Plan shall apply only as an excess over such other sources of Coverage, except as otherwise provided for under the Plan's Coordination of Benefits section.

The Plan's benefits shall be excess to:

- a) The responsible party, its insurer, or any other source on behalf of that party;
- b) Any first party insurance through medical payment coverage, personal injury protection, no-fault coverage, uninsured or underinsured motorist coverage;
- c) Any policy of insurance from any insurance company or guarantor of a third party;

- d) Worker's compensation or other liability insurance company; or
- e) Any other source, including but not limited to crime victim restitution funds, any medical, disability or other benefit payments, and school insurance coverage.

13.05 Separation of Funds

1. Benefits paid by the Plan, funds recovered by the Plan Participant(s), and funds held in trust over which the Plan has an equitable lien exist separately from the property and estate of the Plan Participant(s), such that the death of the Plan Participant(s), or filing of bankruptcy by the Plan Participant(s), will not affect the Plan's equitable lien, the funds over which the Plan has a lien, or the Plan's right to subrogation and reimbursement.

13.06 Wrongful Death

1. In the event that the Plan Participant(s) dies as a result of his or her injuries and a wrongful death or survivor claim is asserted against a third party or any Coverage, the Plan's subrogation and reimbursement rights shall still apply.

13.07 Obligations

1. It is the Plan Participant(s)' obligation at all times, both prior to and after payment of medical benefits by the Plan:
 - a) To cooperate with the Plan, or any representatives of the Plan, in protecting its rights, including discovery, attending depositions, and/or cooperating in trial to preserve the Plan's rights;
 - b) To provide the Plan with pertinent information regarding the sickness, disease, disability, or injury, including accident reports, settlement information and any other requested additional information;
 - c) To take such action and execute such documents as the Plan may require to facilitate enforcement of its subrogation and reimbursement rights;
 - d) To do nothing to prejudice the Plan's rights of subrogation and reimbursement;
 - e) To promptly reimburse the Plan when a recovery through settlement, judgment, award or other payment is received; and
 - f) To not settle or release, without the prior consent of the Plan, any claim to the extent that the Plan Participant may have against any responsible party or Coverage.
2. If the Plan Participant(s) and/or his or her attorney fails to reimburse the Plan for all benefits paid or to be paid, as a result of said injury or condition, out of any proceeds, judgment or settlement received, the Plan Participant(s) will be responsible for any and all expenses (whether fees or costs) associated with the Plan's attempt to recover such money from the Plan Participant(s).
3. The Plan's rights to reimbursement and/or subrogation are in no way dependent upon the Plan Participant(s)' cooperation or adherence to these terms.

13.08 Offset

1. Failure by the Plan Participant(s) and/or his or her attorney to comply with any of these requirements may, at the Plan's discretion, result in a forfeiture of payment by the Plan of medical benefits and any funds or payments due under this Plan on behalf of the Plan Participant(s) may be withheld until the Plan Participant(s) satisfies his or her obligation.

13.09 Minor Status

1. In the event the Plan Participant(s) is a minor as that term is defined by applicable law, the minor's parents or court-appointed guardian shall cooperate in any and all actions by the Plan to seek and obtain requisite court

approval to bind the minor and his or her estate insofar as these subrogation and reimbursement provisions are concerned.

2. If the minor's parents or court-appointed guardian fail to take such action, the Plan shall have no obligation to advance payment of medical benefits on behalf of the minor. Any court costs or legal fees associated with obtaining such approval shall be paid by the minor's parents or court-appointed guardian.

13.10 Language Interpretation

1. The Plan Administrator retains sole, full and final discretionary authority to construe and interpret the language of this provision, to determine all questions of fact and law arising under this provision, and to administer the Plan's subrogation and reimbursement rights. The Plan Administrator may amend the Plan at any time without notice.

13.11 Severability

1. In the event that any section of this provision is considered invalid or illegal for any reason, said invalidity or illegality shall not affect the remaining sections of this provision and Plan. The section shall be fully severable. The Plan shall be construed and enforced as if such invalid or illegal sections had never been inserted in the Plan.

ARTICLE XIV MISCELLANEOUS PROVISIONS

14.01 Applicable Law

The Plan is funded with employee and/or employer contributions. As such, when applicable, Federal law and jurisdiction preempt State law and jurisdiction.

14.02 Clerical Error/Delay

Clerical errors made on the records of the Plan and delays in making entries on such records shall not invalidate coverage nor cause coverage to be in force or to continue in force. Rather, the Effective Dates of coverage shall be determined solely in accordance with the provisions of this Plan regardless of whether any contributions with respect to Participants have been made or have failed to be made because of such errors or delays. Upon discovery of any such error or delay, an equitable adjustment of any such contributions will be made.

14.03 Conformity With Applicable Laws

This Plan shall be deemed to automatically be amended to conform as required by any applicable law, regulation or the order or judgment of a court of competent jurisdiction governing provisions of this Plan, including, but not limited to, stated maximums, exclusions or limitations. In the event that any law, regulation or the order or judgment of a court of competent jurisdiction causes the Plan Administrator to pay claims which are otherwise limited or excluded under this Plan, such payments will be considered as being in accordance with the terms of this Plan Document. It is intended that the Plan will conform to the requirements of any applicable law.

14.04 Fraud

The following actions by any Participant, or a Participant's knowledge of such actions being taken by another, constitute fraud and will result in immediate termination of all coverage under this Plan for the entire Family Unit of which the Participant is a member:

1. Attempting to submit a claim for benefits (which includes attempting to fill a prescription) for a person who is not a Participant of the Plan;
2. Attempting to file a claim for a Participant for services which were not rendered or Drugs or other items which were not provided;
3. Providing false or misleading information in connection with enrollment in the Plan; or
4. Providing any false or misleading information to the Plan.

14.05 Headings

The headings used in this Plan Document are used for convenience of reference only. Participants are advised not to rely on any provision because of the heading.

14.06 No Waiver or Estoppel

No term, condition or provision of this Plan shall be deemed to have been waived, and there shall be no estoppel against the enforcement of any provision of this Plan, except by written instrument of the party charged with such waiver or estoppel. No such written waiver shall be deemed a continuing waiver unless specifically stated therein, and each such waiver shall operate only as to the specific term or condition waived and shall not constitute a waiver of such term or condition for the future or as to any act other than the one specifically waived.

14.07 Plan Contributions

The Plan Administrator shall, from time to time, evaluate the funding method of the Plan and determine the amount to be contributed by the Participating Employer and the amount to be contributed (if any) by each Participant.

The Plan Sponsor shall fund the Plan in a manner consistent with the provisions of the Internal Revenue Code, and such other laws and regulations as shall be applicable to the end that the Plan shall be funded on a lawful and sound basis; but, to the extent permitted by governing law, the Plan Administrator shall be free to determine the

manner and means of funding the Plan. The amount of the Participant's contribution (if any) will be determined from time to time by the Plan Administrator.

14.08 Right to Receive and Release Information

For the purpose of determining the applicability of and implementing the terms of these benefits, the Plan Administrator may, without the consent of or notice to any person, release or obtain any information necessary to determine the acceptability of any applicant or Participant for benefits from this Plan. In so acting, the Plan Administrator shall be free from any liability that may arise with regard to such action. Any Participant claiming benefits under this Plan shall furnish to the Plan Administrator such information as may be necessary to implement this provision.

14.09 Written Notice

Any written notice required under this Plan which, as of the Effective Date, is in conflict with the law of any governmental body or agency which has jurisdiction over this Plan shall be interpreted to conform to the minimum requirements of such law.

14.10 Right of Recovery

In accordance with 10.06C, whenever payments have been made by this Plan in a total amount, at any time, in excess of the maximum amount of benefits payable under this Plan, the Plan shall have the right to recover such payments, to the extent of such excess, from any one or more of the following as this Plan shall determine: any person to or with respect to whom such payments were made, or such person's legal representative, any insurance companies, or any other individuals or organizations which the Plan determines are responsible for payment of such amount, and any future benefits payable to the Participant or his or her Dependents.

14.11 Statements

All statements made by the Company or by a Plan Participant will, in the absence of fraud, be considered representations and not warranties, and no statements made for the purpose of obtaining benefits under this document will be used in any contest to avoid or reduce the benefits provided by the document unless contained in a written application for benefits and a copy of the instrument containing such representation is or has been furnished to the Plan Participant.

Any Plan Participant who knowingly and with intent to defraud the Plan, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any material fact, commits a fraudulent act. The Plan Participant may be subject to prosecution by the United States Department of Labor. Fraudulently claiming benefits may be punishable by a substantial fine, imprisonment, or both.

ARTICLE XV MEDICAL BENEFITS

15.01 Medical Benefits

Subject to the Plan's provisions, limitations and exclusions, the following are covered major medical benefits:

1. **Abortion.** Expenses incurred directly or indirectly as the result of an abortion;
2. **Accidental Injury.** Charges for injuries that are the direct result of an accident when such services are rendered by a Physician, Hospital or other provider;
3. **Acupuncture and Acupressure.** Charges for acupuncture and acupressure services when such services are rendered by a Physician, Hospital or other provider and are deemed Medically Necessary;
4. **Acute Rehabilitation Facility.** Charges for certain services when the Participant is confined as an Inpatient in an Acute Rehabilitation Facility for the care and treatment of an illness or injury requiring acute rehabilitation services. The following room and board expenses and ancillary services will be covered:
 - a. **Room and Board.** Room and board in a semi-private room, including meals, special diets and nursing services, other than private duty nursing services. Coverage includes a bed in a special care unit approved by the Plan. Use of a private room will be covered at the facility's semi-private room rate if the Hospital does not provide semi-private rooms, or if there are no semi-private rooms available, or when a private room is deemed Medically Necessary;
 - b. **Ancillary Services.** Ancillary services received during a confinement in an Acute Rehabilitation Facility include, but are not limited to:
 - i. Treatment rooms and equipment used therein;
 - ii. Prescribed drugs;
 - iii. Medical and surgical dressings, supplies, casts and splints;
 - iv. Blood, blood transfusions and other blood-related services;
 - v. Diagnostic services;
 - vi. Inhalation therapy;
 - vii. Physical therapy;
 - viii. Occupational therapy; and
 - ix. Speech therapy.

Note: Pre-Certification must be obtained for Acute Rehabilitation Facility admissions.

5. **Allergy Services.** Charges related to the Treatment of allergies;
6. **Ambulance.** Transportation by professional ambulance, including approved available air and train transportation (excluding chartered air flights), to a local Hospital or transfer to the nearest facility having the capability to treat the condition, if the transportation is connected with an Inpatient Confinement;
7. **Ambulatory Surgical Center.** Services of an Ambulatory Surgical Center for Medically Necessary care provided;
8. **Anesthesia.** Anesthesia, anesthesia supplies, and administration of anesthesia by facility staff;
9. **Autism Treatment.** Charges for applied behavioral analysis therapy for children who have been diagnosed with autism spectrum disorder;
10. **Birthing Center.** Services of a Birthing Center for Medically Necessary care provided within the scope of its license;

11. **Blood and Plasma.** Blood transfusions, plasma and blood derivatives and charges for whole blood not donated or replaced by a blood bank;
12. **Cardiac Rehabilitation Therapy – Outpatient.** Charges for Cardiac Rehabilitation Therapy which is deemed Medically Necessary in connection with the rehabilitation of the Participant following a myocardial infarction, coronary occlusion or coronary bypass surgery when such rehabilitation services are rendered under the supervision of a Physician in Facility. Such rehabilitation services must be rendered within 12 weeks after other treatment for the medical condition ends. Pre-certification is required;
13. **Chemotherapy – Oncology Pharmaceutical and Clinical Management Program.** Your Plan has entered into an arrangement with Biologics, a company specializing in oncology management, to assist you and your oncologist during the course of cancer treatment when administered either in an outpatient setting (e.g., in the physician's office or other covered outpatient setting) or an inpatient setting. The program applies to the plan of treatment and the provision of other oncology pharmaceuticals to be used in connection with your cancer treatment.

In order to initiate these oncology management services, your oncologist should contact your Plan Administrator to verify Plan benefits. At that time, your oncologist will be asked to contact Biologics and to provide to your assigned Biologics' Oncology Nurse Specialist (ONS) a copy of the treatment plan that your oncologist has prescribed for you. Once the oncologist has contacted Biologics, your assigned ONS will contact you periodically to provide support, education, and answer any questions you might have about your disease and your treatment plan. Your assigned Oncology Nurse Specialist will remain in contact with you and your oncologist for the duration of your chemotherapy treatment plan. In addition, clinical oncology pharmacists will be available to you and your oncologist on a 24/7 basis by contacting 1.800.983.1590. You will be encouraged to call this number if you have questions regarding the cancer drugs being used to treat your cancer, related side effects and other quality of life issues.

If your oncologist determines that oral anti-cancer drugs and/or supportive medications should be taken in your home following the inpatient or outpatient chemotherapy, your oncologist should contact Biologics, and those drugs will be sent directly to your home address or another location if you prefer, in time to meet the medication schedule specified by your oncologist. A clinical oncology pharmacist will call you to discuss the medications and answer any questions you may have about the specific drugs you are taking at home.

Unless your oncologist has entered into an agreement with Biologics to accept other reimbursement rates, the payment for all drugs used in the treatment of cancer will be limited to the rate of Average Sales Price plus 10%. Average Sales Price is the price calculated by pharmaceutical manufacturers and submitted to the Centers for Medicare and Medicaid Services (CMS) on a quarterly basis.

In order to receive benefit payments under the Plan, your oncologist's chemotherapy plan of treatment must be received by Biologics and must not be deemed by the Plan Sponsor to be Experimental and/or Investigational, as defined in the Plan Documents. If any of the drugs prescribed by your oncologist requires specific pathology results or molecular marker results to validate their use, these results must be provided to Biologics prior to validation of your treatment regimen;

14. **Chiropractic Care.** Spinal adjustment and manipulation, x-rays for manipulation and adjustment and other modalities performed by a Physician or other licensed practitioner, as limited in the Summary of Benefits. Maintenance care is not covered;
15. **Clinical Trials – Phases II, III and IV.** The Plan will cover routine patient care costs incurred as the result of phase II, III, or IV of a clinical trial for the purposes of the prevention, early detection, or

treatment of cancer. Coverage shall include routine patient care costs incurred for drugs and devices that have been approved for sale by the Food and Drug Administration (FDA), regardless of whether approved by the FDA for use in treating the patient's particular condition, including reasonable and medically necessary services needed to administer the drug or use the device under evaluation in the clinical trial.

In the case of treatment under a clinical trial:

- a. The treating Facility and Provider personnel must have the expertise and training to provide the treatment and treat a sufficient volume of patients;
- b. There must be equal to or superior, non-investigational treatment alternatives; and
- c. The available clinical or preclinical data must provide a reasonable expectation that the treatment will be superior to the non-investigational alternatives.

Phase II – Coverage is provided for Routine Patient Care Costs incurred during Phase II of a clinical trial if:

- a. Phase II of a clinical trial is sanctioned by the National Institutes of Health (NIH) or National Cancer Institute (NCI) and conducted at an academic or National Cancer Institute Center; and
- b. The Participant is actually enrolled in the clinical trial and is not only following the protocol of Phase II of a clinical trial.

Phase III and Phase IV – Coverage is provided for Routine Patient Care Costs incurred during Phase III or Phase IV of clinical trials that are approved or funded by one of the following entities:

- a. One of the National Institutes of Health (NIH);
- b. An NIH cooperative group or center;
- c. The U.S. Food and Drug Administration (FDA) in the form of an investigational new drug application;
- d. The federal Department of Veterans' Affairs or Defense;
- e. An institutional review board in the State of Missouri that has an appropriate assurance approved by the Department of Health and Human Services assuring compliance with and implementation of regulations for the protection of human subjects; or
- f. A qualified research entity that meets the criteria for NIH Center support grant eligibility.

Routine Patient Care Costs, as used herein, means the cost of a reasonable and Medically Necessary service needed to administer the drug or device under evaluation in the clinical trial. Routine Patient Care Costs include all items and services that are otherwise generally available to a qualified individual that are provided in the clinical trial except: (a) the investigational item or service (e.g., the drug or device) itself; (b) items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; and (c) items and services customarily provided by the research sponsors free of charge for any enrollee in the trial.

16. **Dental.** Emergency repair due to Injury to sound natural teeth, if the repair is made within 12 months from the date of the Injury (unless otherwise required by applicable law);
17. **Diagnostic Tests; Examinations.** Charges for x-rays, microscopic tests, laboratory tests, esophagoscopy, gastroscopy, proctosigmoidoscopy, colonoscopy and other diagnostic tests and procedures. Pre-certification is required for MRI of the brain and/or spine – cervical, lumbar, sacral; MRA of the head and/or neck; and PET scans;
18. **Diabetic Program Benefits.** Charges for diabetic benefits for Participants who are participating in the Diabetic Program. Includes : up to 4 physician office visits per year for diabetic-related care; hemoglobin A1C test (up to 4 per year); lipid profile test (up to 2 per year); micro albumin test (1 per year); annual flu shot; pneumonia vaccine (once every 4 years if ordered by a physician, up to age 65); diabetes education (up to 10 sessions per year, up to 4 hours in each of 2 subsequent years); podiatric visits as referred by an

MD/DO/NP (up to once every 6 months); annual dilated eye exam (1 per year); insulin or oral diabetic medications; lipid controlling agents; blood pressure control agents; and diabetic test strips;

19. **Dialysis Treatment – Outpatient.** This Section describes the Plan’s Dialysis Benefit Preservation Program (the “Dialysis Program”). The Dialysis Program shall be the exclusive means for determining the amount of Plan benefits to be provided to Plan members and for managing cases and claims involving dialysis services and supplies, regardless of the condition causing the need for dialysis.

A. Reasons for the Dialysis Program. The Dialysis Program has been established for the following reasons:

- (1) the concentration of dialysis providers in the market in which Plan members reside may allow such providers to exercise control over prices for dialysis-related products and services,
- (2) the potential for discrimination by dialysis providers against the Plan because it is a non-governmental and non-commercial health plan, which discrimination may lead to increased prices for dialysis-related products and services charged to Plan members,
- (3) evidence of (i) significant inflation of the prices charged to Plan members by dialysis providers, (ii) the use of revenues from claims paid on behalf of Plan members to subsidize reduced prices to other types of payers as incentives, and (iii) the specific targeting of the Plan and other non-governmental and non-commercial plans by the dialysis providers as profit centers, and
- (4) the fiduciary obligation to preserve Plan assets against charges which (i) exceed reasonable value due to factors not beneficial to Plan members, such as market concentration and discrimination in charges, and (ii) are used by the dialysis providers for purposes contrary to the Plan members’ interests, such as subsidies for other plans and discriminatory profit-taking.

B. Dialysis Program Components. The components of the Dialysis Program are as follows:

- (1) Application. The Dialysis Program shall apply to all claims filed by, or on behalf of, Plan members for reimbursement of products and services provided for purposes of outpatient dialysis, regardless of the condition causing the need for dialysis (“dialysis-related claims”).
- (2) Claims Affected. The Dialysis Program shall apply to all dialysis-related claims received by the Plan on or after the original Plan Effective date regardless when the expenses related to such claim were incurred or when the initial claim for such products or services was received by the Plan with respect to the Plan member.
- (3) Mandated Cost Review. All dialysis-related claims will be subject to cost review by the Plan Administrator to determine whether the charges indicate the effects of market concentration or discrimination in charges. In making this determination the Plan Administrator shall consider factors including:
 - i. Market concentration: The Plan Administrator shall consider whether the market for outpatient dialysis products and services is sufficiently concentrated to permit providers to exercise control over charges due to limited competition, based on reasonably available data and authorities. For purposes of this consideration multiple dialysis facilities under common ownership or control shall be counted as a single provider.
 - ii. Discrimination in charges: The Plan Administrator shall consider whether the claims reflect potential discrimination against the Plan, by comparison of the charges in such claims against reasonably available data about payments to outpatient dialysis providers by governmental and commercial plans for the same or materially comparable goods and services.
- (4) In the event that the Plan Administrator’s charge review indicates a reasonable probability that market concentration and/or discrimination in charges have been a material factors resulting in an increase of the charges for outpatient dialysis products and/or services for the dialysis-related claims under review, the Plan Administrator may,

in its sole discretion, determine that there is a reasonable probability that the charges exceed the reasonable value of the goods and/or services. Based upon such a determination, the Plan Administrator may subject the claims and all future claims for outpatient dialysis goods and services from the same provider with respect to the Plan member, to the following payment limitations, under the following conditions:

- i. Where the Plan Administrator deems it appropriate in order to minimize disruption and administrative burdens for the Plan member, dialysis-related claims received prior to the cost review determination may, but are not required to be, paid at the face or otherwise applicable rate.
 - ii. Where the provider is or has been a participating provider under a Preferred Provider Organization (PPO) available to the Plan's members, upon the Plan Administrator's determination that payment limitations should be implemented, the rate payable to such provider shall be subject to the limitations of this Section.
 - iii. Maximum Benefit. The maximum Plan benefit payable to dialysis-related claims subject to the payment limitation shall be the Usual and Reasonable Charge for covered services and/or supplies, after deduction of all amounts payable by coinsurance or deductibles.
 - iv. Usual and Reasonable Charge. With respect to dialysis-related claims, the Plan Administrator shall determine the Usual and Reasonable Charge based upon the average payment actually made for reasonably comparable services and/or supplies to all providers of the same services and/or supplies by all types of plans in the applicable market during the preceding calendar year, based upon reasonably available data, adjusted for the national Consumer Price Index medical care rate of inflation. The Plan Administrator may increase or decrease the payment based upon factors concerning the nature and severity of the condition being treated.
 - v. Additional Information related to Value of Dialysis-Related Services and Supplies. The Plan member, or where the right to Plan benefits has been properly assigned to the provider, may provide information with respect to the reasonable value of the supplies and/or services, for which payment is claimed, on appeal of the denial of any claim or claims. In the event the Plan Administrator, in its sole discretion, determines that such information demonstrates that the payment for the claim or claims did not reflect the reasonable value, the Plan Administrator shall increase or decrease the payments (as applicable) to the amount of the reasonable value, as determined by the Plan Administrator based upon credible information from identified sources. The Plan Administrator may, but is not required to, review additional information from third-party sources in making this determination.
 - vi. All charges must be billed by a provider in accordance with generally accepted industry standards.
5. Provider Agreements. Where appropriate, and a willing appropriate provider acceptable to the Plan member is available, the Plan Administrator may enter into an agreement establishing the rates payable for outpatient dialysis goods and/or services with the provider, provided that such agreement must identify this Section of the Plan and clearly state that such agreement is intended to supersede this Section.
 6. Discretion. The Plan Administrator shall have full authority and discretion to interpret, administer and apply this Section, to the greatest extent permitted by law.

20. **Durable Medical Equipment.** Charges for rental, up to the purchase price, of Durable Medical Equipment, including glucose home monitors for insulin-Dependent diabetics. At its option, and with its advance written approval, the Plan may cover the purchase of such items when it is less costly and more practical than rental. The Plan does not pay for:

- a. Any purchases without its advance written approval;
- b. Replacements or repairs; or
- c. The rental or purchase of items which do not fully meet the definition of “Durable Medical Equipment”;

Pre-certification is required for: Tens Units; Neuromuscular Stimulators; Functional Electrical Stimulators; Bikes, Custom Wheelchairs, Cardio/External Defibrillator; Myoelectric Prosthetics; CPAP and BiPAP, and Limb Prosthetics.

- 21. **Emergency Outpatient Services.** Charges for outpatient Emergency Services for an Emergency Medical Condition;
- 22. **Foot Disorders.** Surgical treatment of foot disorders, including associated services, performed by a licensed podiatrist (excluding routine foot care);
- 23. **Glaucoma.** Treatment of glaucoma, cataract Surgery and one set of lenses (contacts or frame-type);
- 24. **Home Health Care Services.** Charges by a Home Health Care Agency:
 - a. Registered Nurses or Licensed Practical Nurses;
 - b. Certified home health aides under the direct supervision of a Registered Nurse;
 - c. Registered therapist performing physical, occupational or Speech Therapy;
 - d. Physician calls in the office, home, clinic or Outpatient department;
 - e. Services, drugs and medical supplies which are Medically Necessary for the treatment of the Plan Participant that would have been provided in the Hospital, but not including Custodial Care; and
 - f. Rental of Durable Medical Equipment or the purchase of this equipment if economically justified, whichever is less.

NOTE: Transportation services are not covered under this benefit. Pre-certification is required.

- 25. **Hospice Care.** Charges relating to Hospice Care, provided the Plan Participant has a life expectancy of 6 months or less, subject to the maximums, if any, stated in the Summary of Benefits. Covered Hospice expenses are limited to:
 - a. Room and Board for Confinement in a Hospice;
 - b. Ancillary charges furnished by the Hospice while the patient is confined therein, including rental of Durable Medical Equipment which is used solely for treating an Injury or Sickness;
 - c. Medical supplies, drugs and medicines prescribed by the attending Physician, but only to the extent such items are necessary for pain control and management of the terminal condition;
 - d. Physician services and nursing care by a Registered Nurse, Licensed Practical Nurse or a Licensed Vocational Nurse (L.V.N.);
 - e. Home health aide services;
 - f. Home care furnished by a Hospital or Home Health Care Agency, under the direction of a Hospice, including Custodial Care if it is provided during a regular visit by a Registered Nurse, a Licensed Practical Nurse or a home health aide;
 - g. Medical social services by licensed or trained social workers, Psychologists or counselors;
 - h. Nutrition services provided by a licensed dietitian;
 - i. Respite care; and
 - j. Bereavement counseling, which is a supportive service provided by the Hospice team to Plan Participants in the deceased’s Family after the death of the Terminally Ill person, to assist the Plan Participants in adjusting to the death. Benefits will be payable if the following requirements are met:
 - (1) On the date immediately before his or her death, the Terminally Ill person was in a Hospice Care Program and a Plan Participant under the Plan; and

- (2) Charges for such services are Incurred by the Plan Participants within 6 months of the Terminally Ill person's death.

The Hospice Care Program must be renewed in writing by the attending Physician every 30 days. Hospice Care ceases if the terminal illness enters remission;

26. **Hospital.** Charges made by a Hospital for:

a. Inpatient Treatment – Pre-certification is required

- (1) Daily Semi-Private Room and Board charges;
- (2) Intensive Care Unit (ICU) and Cardiac Care Unit (CCU) Room and Board charges;
- (3) General nursing services; and
- (4) Medically Necessary services and supplies furnished by the Hospital, other than Room and Board

b. Outpatient Treatment

- (1) Emergency room;
- (2) Treatment for chronic conditions;
- (3) Physical Therapy treatments;
- (4) Hemodialysis; and
- (5) X-ray, laboratory and linear therapy;

27. **Impregnation and Infertility Treatment.** Following charges related to Impregnation and Infertility Treatment: artificial insemination, fertility drugs, G.I.F.T. (Gamete Intrafallopian Transfer), impotency drugs such as Viagra™, in-vitro fertilization, surrogate mother, donor eggs up to a maximum of \$15,000 per family per lifetime;

28. **Mastectomy.** The Federal Women's Health and Cancer Rights Act, signed into law on October 21, 1998, contains coverage requirements for breast cancer patients who elect reconstruction in connection with a Mastectomy. The new Federal law requires group health plans that provide Mastectomy coverage to also cover breast reconstruction Surgery and prostheses following Mastectomy.

As required by law, you are being provided this notice to inform you about these provisions. The law mandates that individuals receiving benefits for a Medically Necessary Mastectomy will also receive coverage for:

- a. Reconstruction of the breast on which the Mastectomy has been performed;
 - b. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
 - c. Prostheses and physical complications from all stages of Mastectomy, including lymphedemas;
- in a manner determined in consultation with the attending Physician and the patient.

This coverage will be subject to the same annual Deductible and coinsurance provisions that currently apply to Mastectomy coverage, and will be provided in consultation with you and your attending Physician;

29. **Medical Supplies.** Dressings, casts, splints, trusses, braces and other Medically Necessary medical supplies, with the exception of dental braces or corrective shoes, but including syringes for diabetic and allergy diagnosis, and lancets and chemstrips for diabetics;

30. **Newborn Care.** Hospital and Physician nursery care for Newborns who are natural children of the Employee or spouse and properly enrolled in the Plan, as set forth below. Benefits will be provided under the child's coverage, and the child's own Deductible and coinsurance provisions will apply;

- a. Hospital routine care for a Newborn during the child's initial Hospital Confinement at birth; and
- b. The following Physician services for well-baby care during the Newborn's initial Hospital Confinement at birth:
 - (1) The initial Newborn examination and a second examination performed prior to discharge from the Hospital; and
 - (2) Circumcision.

NOTE: The Plan will cover Hospital and Physician nursery care for an ill Newborn as any other medical condition, provided the Newborn is properly enrolled in the Plan. These benefits are provided under the baby's coverage;

- 31. **Nursing Services.** Services of a Registered Nurse or Licensed Practical Nurse;
- 32. **Nutritional Counseling.** Charges for nutritional counseling which is a type of assessment that analyzes various health needs in regard to diet and exercise. A nutritional counselor helps people to set achievable health goals and teaches various ways of maintaining these goals throughout their lifetime. The nutritional counselor provides information based on a person's current status, helping to improve overall health;
- 33. **Occupational Therapy.** Treatment or services rendered by a registered occupational therapist, under the direct supervision of a Physician, in a home setting or at a facility or institution whose primary purpose is to provide medical care for an Illness or Injury, or at a free-standing Outpatient facility. Pre-certification is required;
- 34. **Oral Surgery.** Oral Surgery in relation to the bone, including tumors, cysts and growths, not related to the teeth and extraction of soft tissue impacted teeth by a Physician or Dentist;
- 35. **Osseous Surgery.** Charges for osseous Surgery;
- 36. **Pathology Services.** Charges for Pathology Services;
- 37. **Patient Education Programs.** Charges for patient education programs for ostomy care and diabetic education;
- 38. **Physical Therapy.** Treatment or services rendered by a physical therapist, under direct supervision of a Physician, in a home setting or a facility or institution whose primary purpose is to provide medical care for an Illness or Injury, or at a free-standing duly licensed Outpatient therapy facility. Pre-certification is required;
- 39. **Physician Services.** Services of a Physician for Medically Necessary care, including office visits, home visits, Hospital Inpatient care, Hospital Outpatient visits and exams, clinic care and surgical opinion consultations;
- 40. **Podiatry Services.** Charges for podiatry services rendered by a Podiatrist or a Physician when deemed Medically Necessary due to illness and for diabetics. Covered services include surgical podiatry services, including incision and drainage of infected tissues of the foot, removal of lesions of the foot, removal or debridement of infected toenails, surgical removal of nail root, and treatment of fractures or dislocations of bones of the foot;
- 41. **Pregnancy Expenses.** Dependent Children are eligible for coverage for any expenses in connection with Pregnancy.

Under the Newborns' and Mothers' Health Protection Act of 1996, group health plans and health insurance issuers generally may not restrict benefits for any Hospital length of stay in connection with childbirth for the mother or newborn Child to less than 48 hours following a vaginal delivery, or less than

96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending Provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a Provider obtain authorization from the Plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). In no event will an "attending provider" include a plan, hospital, managed care organization, or other issuer.

Benefits are payable in the same manner as for medical or Surgical care of an Illness, shown in the "Summary of Benefits" and this section, and subject to the same maximums;

42. **Prescription Contraceptives.** The Plan will cover injections (including Depo Provera), contraceptive devices, insertion of intrauterine devices and the surgical removal of intrauterine devices when performed by a Physician or other medical professional provider;
43. **Preventive Care.** Charges for preventive care services.

For Adult Well Care the following services are included:

- a. Routine physical examination
- b. Screening for abdominal aortic aneurysm - one-time screening for abdominal aortic aneurysm (AAA) by ultrasonography in men aged 65 to 75 who have ever smoked.
- c. Screening and counseling to reduce alcohol misuse - screening and behavioral counseling interventions to reduce alcohol misuse by adults, including pregnant women, in primary care settings.
- d. Aspirin to prevent CVD: men - the use of aspirin for men age 45 to 79 years when the potential benefit due to a reduction in myocardial infarctions outweighs the potential harm due to an increase in gastrointestinal hemorrhage.
- e. Aspirin to prevent CVD: women - the use of aspirin for women age 55 to 79 years when the potential benefit of a reduction in ischemic strokes outweighs the potential harm of an increase in gastrointestinal hemorrhage.
- f. Screening for bacteriuria - screening for asymptomatic bacteriuria with urine culture for pregnant women at 12 to 16 weeks' gestation or at the first prenatal visit, if later.
- g. Screening for high blood pressure - screening for high blood pressure in adults aged 18 and older.
- h. Counseling related to BRCA screening - women whose family history is associated with an increased risk for deleterious mutations in BRCA1 or BRCA2 genes be referred for genetic counseling and evaluation for BRCA testing.
- i. Screening for breast cancer (mammography) - screening mammography for women with or without clinical breast examination (CBE), every 1-2 years for women aged 40 and older.
- j. Chemoprevention of breast cancer - clinicians discuss chemoprevention with women at high risk for breast cancer and at low risk for adverse effects of chemoprevention. Clinicians should inform patients of the potential benefits and harms of chemoprevention.
- k. Interventions to support breast feeding - interventions during pregnancy and after birth to promote and support breastfeeding.
- l. Screening for cervical cancer - screening for cervical cancer in women who have been sexually active and have a cervix.
- m. Screening for chlamydial infection: non-pregnant women - screening for chlamydial infection for all sexually active non-pregnant young women aged 24 and younger and for older non-pregnant women who are at increased risk.
- n. Screening for chlamydial infection: pregnant women - screening for chlamydial infection for all pregnant women aged 24 and younger and for older pregnant women who are at increased risk.
- o. Screening for cholesterol abnormalities: men 35 and older - screening men aged 35 and older for lipid disorders.

- p. Screening for cholesterol abnormalities: men younger 35 - screening men aged 20 to 35 for lipid disorders if they are at increased risk for coronary heart disease.
- q. Screening for cholesterol abnormalities: women 45 and older - screening women aged 45 and older for lipid disorders if they are at increased risk for coronary heart disease.
- r. Screening for cholesterol abnormalities: women younger than 45 - screening women aged 20 to 45 for lipid disorders if they are at increased risk for coronary heart disease.
- s. Screening for colorectal cancer - screening for colorectal cancer (CRC) using fecal occult blood testing, sigmoidoscopy, or colonoscopy, in adults, beginning at age 50 years and continuing until age 75 years. The risks and benefits of these screening methods vary.
- t. Screening for depression: adults - screening adults for depression when staff-assisted depression care supports are in place to assure accurate diagnosis, effective treatment, and follow-up.
- u. Screening for diabetes - screening for type 2 diabetes in asymptomatic adults with sustained blood pressure (either treated or untreated) greater than 135/80 mm Hg.
- v. Counseling for a healthy diet - intensive behavioral dietary counseling for adult patients with hyperlipidemia and other known risk factors for cardiovascular and diet-related chronic disease. Intensive counseling can be delivered by primary care clinicians or by referral to other specialists, such as nutritionists or dietitians.
- w. Supplementation with folic acid - all women planning or capable of pregnancy take a daily supplement containing 0.4 to 0.8 mg (400 to 800 µg) of folic acid.
- x. Screening for gonorrhea: women - clinicians screen all sexually active women, including those who are pregnant, for gonorrhea infection if they are at increased risk for infection (that is, if they are young or have other individual or population risk factors; go to Clinical Considerations for further discussion of risk factors).
- y. Screening for hemoglobinopathies - screening for sickle cell disease in newborns.
- z. Screening for hepatitis B - screening for hepatitis B virus (HBV) infection in pregnant women at their first prenatal visit.
- aa. Screening for HIV- clinicians screen for human immunodeficiency virus (HIV) all adolescents and adults at increased risk for HIV infection (go to Clinical Considerations for discussion of risk factors).
- bb. Screening for iron deficiency anemia - routine screening for iron deficiency anemia in asymptomatic pregnant women.
- cc. Screening and counseling for obesity: adults - clinicians screen all adult patients for obesity and offer intensive counseling and behavioral interventions to promote sustained weight loss for obese adults.

For Child Well Care the following services are included:

- a. Routine physical examination,
- b. Chemoprevention of dental caries - primary care clinicians prescribe oral fluoride supplementation at currently recommended doses to preschool children older than 6 months of age whose primary water source is deficient in fluoride.
- c. Screening for depression: adolescents - screening of adolescents (12-18 years of age) for major depressive disorder (MDD) when systems are in place to ensure accurate diagnosis, psychotherapy (cognitive-behavioral or interpersonal), and follow-up.
- d. Prophylactic medication for gonorrhea: newborns - prophylactic ocular topical medication for all newborns against gonococcal ophthalmia neonatorum.
- e. Screening for hearing loss - screening for hearing loss in all newborn infants.
- f. Screening for hemoglobinopathies - screening for sickle cell disease in newborns.
- g. Screening for congenital hypothyroidism - screening for congenital hypothyroidism (CH) in newborns.
- h. Iron supplementation in children - routine iron supplementation for asymptomatic children aged 6 to 12 months who are at increased risk for iron deficiency anemia (go to Clinical Considerations for a discussion of increased risk).
- i. Screening and counseling for obesity: children - clinicians screen children aged 6 years and older

- for obesity and offer them or refer them to comprehensive, intensive behavioral interventions to promote improvement in weight status.
 - j. Screening for PKU - screening for phenylketonuria (PKU) in newborns.
 - k. Screening for visual acuity in children - screening to detect amblyopia, strabismus, and defects in visual acuity in children younger than age 5 years.
 - l. USPSTF recommended immunizations
44. **Private Duty Nursing.** Private duty nursing (outpatient only);
45. **Prosthetics, Orthotics, Supplies and Surgical Dressings.** Prosthetic devices (other than dental) to replace all or part of an absent body organ or part, including replacement due to natural growth or pathological change, but not including charges for repair or maintenance. Orthotic devices, but excluding orthopedic shoes and other supportive devices for the feet;
46. **Radiation Therapy.** Charges for radiation and dialysis therapy and treatment;
47. **Respiration Therapy.** Respiration therapy services, when rendered in accordance with a Physician's written treatment plan;
48. **Second Surgical Opinions.** Charges for second surgical opinions;
49. **Skilled Nursing Facility.** Charges made by a Skilled Nursing Facility or a Convalescent Care Facility, up to the limits set forth in the Summary of Benefits, in connection with convalescence from an Illness or Injury (excluding drug addiction, chronic brain syndrome, alcoholism, senility, mental retardation or other Mental or Nervous Disorders) for which the Plan Participant is confined. Pre-certification is required;
50. **Sleep Study.** Charges for a sleep study;
51. **Speech Therapy.** Speech therapy by a Physician or qualified speech therapist, when needed due to a Sickness or Injury (other than a functional nervous disorder) or due to surgery performed as the result of a Sickness or Injury, excluding Speech Therapy services that are educational in any part or due to articulation disorders, tongue thrust, stuttering, lisping, abnormal speech development, changing an accent, dyslexia, hearing loss which is not medically documented or similar disorders. Pre-certification is required;
52. **Sterilization.** Charges related to sterilization procedures;
53. **Surgery.** Surgical operations and procedures, unless otherwise specifically excluded under the Plan, and limited as follows:
- a. Multiple procedures adding significant time or complexity will be allowed at:
 - (1) 100% of the full Usual and Customary Fee value for the first or major procedure;
 - (2) 50% of the Usual and Customary Fee value for the secondary and subsequent procedures;
 - b. Bilateral procedures which add significant time or complexity, which are provided at the same operative session, will be allowed at 100% of Usual and Customary Fee value for the major procedure, and 50% of the Usual and Customary Fee value for the secondary or lesser procedure;
 - c. Charges made for services rendered by an assistant surgeon will be allowed at 25% of the Usual, and Customary Fee value for the type of surgery performed;
 - d. No benefit will be payable for incidental procedures, such as appendectomy during an abdominal Surgery, performed during a single operative session;

54. **Surgical Treatment of Jaw.** Surgical treatment of Diseases, Injuries, fractures and dislocations of the jaw by a Physician or Dentist;
55. **Temporomandibular Joint Disorder.** Charges for the diagnosis and treatment of, or in connection with, temporomandibular joint disorders, myofacial pain dysfunction or orthognathic treatment. The Plan will not cover any type of orthodontic device, crown, or inlay for the treatment of TMJ. A second opinion may be requested by the Plan. Benefits are subject to a lifetime maximum of \$10,000 (does not apply to children under 19);
56. **Transplants.** Organ or tissue transplants are covered for the following human to human organ or tissue transplant procedures:
- a. Bone marrow;
 - b. Heart;
 - c. Lung;
 - d. Heart and lung;
 - e. Liver;
 - f. Pancreas;
 - g. Kidney; and
 - h. Cornea.

In addition, the Plan will cover any other transplant that is not Experimental.

Covered expenses will be considered the same as any other Sickness for Employees or Dependents as a recipient of an organ or tissue transplant. Covered expenses include:

- a. Organ or tissue procurement from a cadaver consisting of removing, preserving and transporting the donated part;
- b. Services and supplies furnished by a Provider; and
- c. Drug therapy treatment to prevent rejection of the transplanted organ or tissue.

If an organ or tissue is sold rather than donated, no benefits will be available for the purchase price of such organ or tissue;

Pre-certification is required.

57. **Urgent Care Services.** Charges for services rendered by an Urgent Care Facility in connection with the treatment and diagnosis of an Illness or Injury, and include the services provided by the Physician and other medical professional providers who are Urgent Care Facility employees. Under this benefit, coverage will be provided for screening examinations, evaluation procedures, medical and surgical care, treatment or services directly related to a specific Injury or Illness which is known or reasonably suspected; and
58. **Wigs.** Charges for wigs as a prosthesis for Dependent Children under the age of 19 for hair loss due to the diagnosis of Alopecia Areata and Alopecia Totalis. Subject to an annual maximum of \$200 and lifetime maximum of \$3,200.

15.02 Psychiatric and Substance Abuse Benefits

15.02A Inpatient Benefits

Subject to the limitations contained in the Summary of Benefits, the Plan will pay covered expenses for:

1. Semi-private hospital Room and Board;
2. Miscellaneous facility charges on days a Room and Board charge is covered;
3. Individual psychotherapy;
4. Group psychotherapy;
5. Psychological testing;
6. Family counseling; and
7. Convulsive therapy treatment.

The benefits above are also available when receiving treatment during the day only or during the night only at a day/night Psychiatric Hospital or at a Substance Abuse Treatment Center and/or Rehabilitation Hospital.

15.02B Outpatient Benefits

Subject to the limitations contained in the Summary of Benefits, the Plan will pay covered expenses for:

1. Individual psychotherapy;
2. Group psychotherapy;
3. Psychological testing;
4. Family counseling;
5. Convulsive therapy treatment; and
6. Prescription drugs or medicines for the treatment of mental illness or chemical dependency.

15.03 Exclusions

Some health care services are not covered by the Plan. In addition to the General Exclusions set forth in Article VII, these include, but are not limited to, any charge for care, supplies, or services, which are:

1. **Admissions Primarily for Diagnostic Studies.** Charges for room, board and general nursing care for Hospital admissions mainly for diagnostic studies;
2. **Admissions for Physical Therapy.** Charges for room, board and general nursing care for Hospital admissions mainly for Physical Therapy;
3. **Alternative Treatments.** Charges for treatments that are deemed to be Alternative Treatments including, but not limited to: naturopathy, psychosurgery, massage therapy, megavitamin therapy, nutritionally based alcoholism therapy, holistic or homeopathic care including drugs, ecological or environmental medicine, hypnotherapy or hypnotic anesthesia, hippotherapy, and sleep therapy. The Plan will not cover acupuncture or acupressure unless it is deemed Medically Necessary;
4. **Biofeedback.** Biofeedback;
5. **Braces and Artificial Limbs.** Charges for replacement of braces of the leg, arm, back, neck, or artificial arms or legs, unless there is a sufficient change in the Participant's physical condition to make the original device no longer functional;
6. **Certain Counseling Services.** Charges for marriage counseling, family counseling, pastoral counseling, financial counseling, legal counseling and custodial care counseling, except as specifically set forth in this Plan Document;
7. **Certain Examinations and Services.** Charges for examinations or medical services the Participant receives specifically for the purpose of employment, recreation, insurance, school attendance or licensure;

8. **Consultations.** Consultations, charges for failure to keep a scheduled visit, or charges for completion of a claim form;
9. **Controlled Substance.** Charges for the care or treatment of an Illness or Injury resulting from the voluntary taking of or while under the influence of any controlled substance, drug, hallucinogen or narcotic not administered by a Physician;
10. **Cosmetic Surgery.** Charges for Cosmetic Surgery, except when related to an accidental injury;
11. **Custodial Care.** Custodial Care, domiciliary care or rest cures, or home health care except as specifically provided herein;
12. **Dental Services.** Expenses for dentistry or dental processes, except as specified;
13. **Diabetic Program Benefits.** Charges for diabetic benefits for Participants who are participating in the Diabetic Program. Includes : up to 4 physician office visits per year for diabetic-related care; hemoglobin A1C test (up to 4 per year); lipid profile test (up to 2 per year); micro albumin test (1 per year); annual flu shot; pneumonia vaccine (once every 4 years if ordered by a physician, up to age 65); diabetes education (up to 10 sessions per year, up to 4 hours in each of 2 subsequent years); podiatric visits as referred by an MD/DO/NP (up to once every 6 months); annual dilated eye exam (1 per year); insulin or oral diabetic medications; lipid controlling agents; blood pressure control agents; and diabetic test strips;
14. **Education or Training Program.** Services performed by a Physician or other Provider enrolled in an education or training program when such services are related to the education or training program, except as specifically provided herein;
15. **Exercise Program.** Expenses for exercise programs for treatment of any condition, except for Physician-supervised cardiac rehabilitation, occupational or physical therapy covered by the Plan;
16. **Eye Refractions.** Eye refractions, eyeglasses, contact lenses, or the vision examination for prescribing or fitting eyeglasses or contact lenses (except for aphakic patients, and soft lenses or sclera shells intended for use in the treatment of Disease or Injury);
17. **Hair Pieces.** Wigs, artificial hair pieces, human or artificial hair transplants, or any drug, prescription or otherwise, used to eliminate baldness, except as specified herein;
18. **Hearing Devices.** Hearing aids or examinations for the prescription or fitting of hearing aids;
19. **Hypnosis.** Expenses related to the use of hypnosis;
20. **Impotence Treatment.** Charges for care, treatment, services, supplies or medication in connection with treatment for impotence;
21. **Lifestyle Improvement Services.** Charges for lifestyle improvement services or charges, including, but not limited to, physical fitness programs and equipment, spas, air conditioners, humidifiers, personal hygiene and convenience items, mineral baths, massage and dietary supplements;
22. **Obesity.** Expenses related to obesity or morbid obesity (which is the lesser of 100 pounds over normal weight and twice normal weight);
23. **Oral Surgery.** Oral Surgery or dental treatment, except as specifically provided in the Plan;

24. **Organ Transplants.** Expenses related to donation of a human organ or tissue, except as specifically provided;
25. **Orthopedic Shoes.** Orthopedic shoes, unless they are an integral part of a leg brace and the cost is included in the orthotist's charge, and other supportive devices for the feet;
26. **Personal Convenience Items.** Equipment that does not meet the definition of Durable Medical Equipment, including air conditioners, humidifiers and exercise equipment, whether or not recommended by a Physician;
27. **Podiatry Services.** Charges for foot care only to improve comfort or appearance such as care for flat feet, subluxation, corns, bunions (except capsular or bone surgery), calluses, toenails, and the like;
28. **Pre-existing Condition.** Pre-existing Conditions, except as specifically provided in the section entitled "Special Restrictions for Pre-Existing Conditions";
29. **Private Room Charges.** Charges for a private room while the Participant is an Inpatient in a Hospital or Skilled Nursing Facility unless such private room is deemed Medically Necessary or except as otherwise stated herein;
30. **Radial Keratotomy.** Radial keratotomy or other plastic surgeries on the cornea in lieu of eyeglasses;
31. **Routine Physical Examinations.** Routine or periodic physical examinations, related x-ray and laboratory expenses, and nutritional supplements, except as provided in the Summary of Benefits;
32. **Sex Change Operation.** Expenses related to a sex change operation or treatment of sexual dysfunction not related to organic disease;
33. **Sterilization Reversal.** Charges for the reversal of a sterilization procedure;
34. **Telephone Consultations, Missed Appointments, Claim Form Completion.** Charges for telephone consultations, missed appointments, or completion of claim forms;
35. **Travel.** Travel, whether or not recommended by a Physician, except as specifically provided herein;
36. **Vitamins.** Vitamins; and
37. **Weight Control or Related Treatments.** Charges for dietary products, supplies or treatment for controlling or reducing weight, obesity treatments and exercise programs.

15.04 Cost Containment

15.04A Pre-Certification Procedures

Refer to section 3.01 on page 10 for a list of services which require Pre-Certification.

The Inpatient Utilization Management Service is simple and easy for Participants to use. Whenever a Participant is advised that Inpatient Hospital care is needed, it is the Participant's responsibility to call the Pre-Certification department at its toll-free number, which is 1-877-284-0102. The review process will continue, as outlined below, until the Participant is discharged from the Hospital. **Pre-Certification is required for Inpatient admission to skilled nursing facilities, convalescent or rehabilitation facilities unless otherwise stated in this document.**

Urgent Care or Emergency Admissions:

If a Participant needs medical care for a condition which could seriously jeopardize his or her life, obtain such care without delay, and communicate with the Plan as soon as reasonably possible.

If a Participant must be admitted on an Emergency basis, the Participant should follow the Physician's instructions carefully and contact the Pre-Certification department as follows:

1. For Emergency admissions after business hours on Friday, on a weekend or over a holiday weekend, a call to the Pre-Certification department must be made within 72 hours after the admission date, but no later than the first business day following the Emergency admission, by or on behalf of the covered patient; and
2. For Emergency admissions on a weekday, a call to the Pre-Certification department must be made within 24 hours after the admission date.

The Plan does not require the Participant to obtain approval of a medical service prior to getting treatment for an urgent care or emergency situation, so there are no "Pre-service Urgent Care Claims" under the Plan. The Participant simply follows the Plan's procedures with respect to any notice which may be required after receipt of treatment, and files the claim as a Post-service Claim.

Non-emergency Admissions:

For Inpatient Hospital stays that are scheduled in advance, a call to the Pre-Certification department should be completed as soon as possible before actual services are rendered. Once the Pre-Certification call is received, it will be routed to an appropriate review specialist who will create an on-line patient file. The review specialist will contact the Participant's attending Physician to obtain information and to discuss the specifics of the admission request. An on-line expert system that features state-of-the-art, widely accepted clinical review criteria is used to effectively guide the review process. If appropriate, alternative care will be explored with the Physician.

If, after assessing procedure necessity, the need for an Inpatient confinement is confirmed, the review specialist will determine the intensity of management required and will remain in contact with the Physician or Hospital during the confinement.

If, at any time during the review process, Medical Necessity cannot be validated, the review specialist will refer the episode to a board-certified Physician advisor who will immediately contact the attending Physician to negotiate an appropriate treatment plan. At the end of the Hospital confinement, the review specialist is also available to assist with discharge planning and will work closely with the attending Physician and Hospital to ensure that medically appropriate arrangements are made.

On weekends and evenings, the Participant can call 1-877-284-0102, and leave a message.

15.04B Pre-Certification Penalty

The program requires the support and cooperation of each Participant. If a Participant follows the instructions and procedures, he or she will receive the normal Plan benefits for the services. However, if a Participant fails to notify Pre-Certification department of any Inpatient Hospital stay as required in the section entitled "Pre-Certification Procedures," allowed charges will be reduced by \$200.00 for Room and Board, Hospital miscellaneous services, and any other charges related to that confinement which are billed by the Hospital. The Participant will be responsible for payment of the part of the charge that is not paid by the Plan.

15.04C Second Surgical Opinion

If a Physician recommends Surgery for a Participant, the Participant may request a second opinion as to whether or not the Surgery is Medically Necessary.

In addition, the Plan **recommends** that a second opinion be obtained **prior** to the following Surgeries:

1. Adenoidectomy;
2. Bunionectomy;

3. Cataract removal;
4. Coronary Bypass;
5. Cholecystectomy (removal of gallbladder);
6. Dilation and curettage;
7. Hammer Toe repair;
8. Hemorrhoidectomy;
9. Herniography;
10. Hysterectomy;
11. Laminectomy (removal of spinal disc);
12. Mastectomy;
13. Meniscectomy (removal of knee cartilage, including arthroscopic approach);
14. Nasal Surgery (repair of deviated nasal septum, bone or cartilage);
15. Prostatectomy (removal of all or part of prostate);
16. Release for entrapment of medial nerve (Carpal Tunnel Syndrome);
17. Tonsillectomy; and
18. Varicose veins (tying off and stripping).

When a second opinion is requested, the Plan will pay 100% of Usual and Customary Fees incurred for that opinion along with laboratory, x-ray and other Medically Necessary services ordered by the second Physician without application of the Deductible. Second opinions for cosmetic Surgery, normal obstetrical delivery and Surgeries that require only local anesthesia are not covered. If the second opinion does not concur with the first, the Plan will pay for a third opinion as outlined above. The second or third opinion must be given within 90 days of the first.

In all cases where a second opinion is requested, the original recommendation for Surgery must have been obtained from a Physician licensed in the medical specialty under which the recommended Surgery falls. The Physician consulted for the second opinion must be licensed in the same medical specialty and may not be a partner of or in association with the original Physician.

ARTICLE XVI PRESCRIPTION DRUG BENEFITS

Covered Prescription Drug Expenses:	Traditional Plan ⁹	HDHP Plan
Pharmacy Option:		
Copayment, per prescription or refill, for generic	\$15	100% after Deductible
Copayment, per prescription or refill, for formulary name brands ³⁷	\$30	100% after Deductible
Copayment, per prescription or refill, for non-formulary name brands	\$50	100% after Deductible
Mail Order Option:		
Copayment, per prescription or refill, for generic	\$30	100% after Deductible
Copayment, per prescription or refill, for formulary name brands ³⁸	\$60	100% after Deductible
Copayment, per prescription or refill, for non-formulary name brands	\$100	100% after Deductible

Participating pharmacies (“Participating Pharmacies”) have contracted with the Plan to charge Participants reduced fees for covered Drugs. Express Scripts is the administrator of the prescription drug plan. Participants will be issued an identification card to use at the pharmacy at time of purchase. Participants will be held fully responsible for the consequences of any pharmacy identification card after termination of coverage.

The Mail Order Option is available for maintenance medications (those that are taken for long periods of time, such as Drugs sometimes prescribed for heart disease, high blood pressure, asthma, etc.). Because of the volume buying, Express Scripts, the mail order pharmacy, is able to offer Participants significant savings on their prescriptions.

The copayment is applied to each charge under the Traditional Plan and is shown on the Summary of Benefits, above. The copayment amount is not counted toward any out-of-pocket maximums under the Traditional Plan. Charges under the HDHP Plan will be paid at 100% once the applicable Deductible is met.

16.01 Prescription Drug Programs

There are several drug programs to help manage Participant expenses. Among these programs are:

8. **Step Therapy** – directs Participants to the most cost-effective and safest drug therapy, and progresses to other more costly or risky therapies only if necessary.
9. **Diabetic Program** – covers services and prescription drugs which are provided to diabetic Participants at minimal or no cost as long as he or she is utilizing a Network Provider. The Participant has to follow the guidelines established by their Registered Nurse Health Coach to be able to receive these services.

³⁷ Also includes cost difference between name brand and generic forms, unless prescription is not manufactured in generic form or Physician has indicated “dispense as written” or similar indication.

³⁸ Also includes cost difference between name brand and generic forms, unless prescription is not manufactured in generic form or Physician has indicated “dispense as written” or similar indication.

10. **\$0 Copay** – encourages Participants to go from higher-cost brand name drugs to lower-cost therapeutically equivalent generics by giving a copayment waiver. If a Participant takes one of these medications, he or she will receive notification from the Pharmacy Benefit Manager. Participants may have a six-month \$0 Copay if, after talking to his or her Physician, the Participant switches to a generic drug. This program does not apply to Participants enrolled in the High Deductible Health Plan.
11. **Generics Preferred** – Physician Choice – encourages use of generic prescriptions. If a Participant chooses a brand-name drug over a generic drug, even though his or her doctor has indicated a generic substitution can be used, he or she will pay the brand copayment plus the difference in cost between the generic and the brand-name drug.
12. **Medication Adherence** – promotes medication adherence. The Pharmacy Benefit Manager uses a multifaceted approach to understanding why Participants do not take their medications as directed. Various Participant outreach initiatives are used, including letter interventions, refill reminders and other reminder aids.
13. **Prior Authorization** – monitors disbursement of targeted high-cost medications and medications with the highest potential for inappropriate use. Physicians must obtain Prior Authorization, based on clinical criteria from the Pharmacy Benefit Manager, before prescribing one of these medications.
14. **Specialty Drugs** - specialty drugs will be considered Eligible Expenses under the Plan when such prescriptions are obtained through the Prescription Drug Vendor's specialty drug program. Specialty drugs may be subject to Prior Authorization requirements. Specialty drugs include, but are not limited to, injectable drugs for the treatment of chronic diseases such as growth hormone disorders, hemophilia, hepatitis and respiratory syncytial virus (RSV). There are special requirements for the handling and administration of such specialty drugs. The Covered Person should contact the Specialty Drug Vendor Curascript at 888-773-7376 for more information and to obtain the necessary Prior Authorization before purchasing such specialty drugs. Each covered prescription is limited to a 30-day supply.

16.02 Covered Expenses

The following are covered under the Plan:

1. **Bee Sting Kits.** Charges for EPI PEN and Ana-Kit;
2. **Compounded Prescriptions.** All compounded prescriptions containing at least one prescription ingredient in a therapeutic quantity;
3. **Consumed Where Dispensed.** Any Drug or medicine that is consumed or administered at the place where it is dispensed;
4. **Contraceptives.** Charges for oral contraceptives, other contraceptives (e.g. implants) and contraceptive devices;
5. **Diabetes.** Insulins, insulin syringes and needles, diabetic supplies – legend, diabetic supplies – over-the-counter, and glucose test strips, when prescribed by a Physician;
6. **Fertility Agents.** Charges for fertility agents;
7. **Gleevec.** Gleevec, for treatment of any of the following conditions:
 - a. CML myeloid blast crisis;

- b. CML accelerated phase; or
- c. CML in chronic phase after failure of interferon treatment;

Prior Authorization is required. In order to obtain such authorization, information from the patients' Physician indicating the condition being treated must be submitted to the Plan.

- 8. **Growth Hormones.** Charges for growth hormones;
- 9. **Imitrex Injection.** Charges for Imitrex injections (migrane auto-injector);
- 10. **Impotency.** A charge for impotency medication, including Viagra™, limited to 18 pills per 90 days through mail order and 6 pills per 30 days at retail pharmacies;
- 11. **Injectables.** A charge for injectables, unless specifically excluded;
- 12. **Legend Drugs.**
 - a. Class V Drugs;
 - b. Diabetic Supplies; and
 - c. Pre-natal vitamins;
- 13. **Required by Law.** All Drugs prescribed by a Physician that require a prescription either by Federal or State law, except injectables (other than insulin) and the Drugs excluded below;

16.03 Limitations

The benefits set forth in this Article will be limited to:

- 1. **Dosages.**
 - a. With respect to the Pharmacy Option, any one prescription is limited to a 30-day supply; and
 - b. With respect to the Mail Order Option, any one prescription is limited to a 90-day supply.
- 2. **Refills.**
 - a. Refills only up to the number of times specified by a Physician; and
 - b. Refills up to one year from the date of order by a Physician.

16.04 Exclusions

In addition to the General Exclusions set forth in Article VII, the following are not covered by the Plan:

- 1. **Acne Control and Cosmetic Anti-Aging.** Accutane and Retin A;
- 2. **Administration.** Any charge for the administration of a covered Drug;
- 3. **Allergy Sera.** Charges for allergy sera;
- 4. **Anorexiants.** Anorexiants (weight-loss drugs);
- 5. **Blood and Blood Plasma.** Charges for Blood and Blood Plasma. Such charges may be covered under the Medical Benefits of this Plan;
- 6. **DESI Drugs.** Charges for DESI Drugs;
- 7. **Devices.** Devices of any type, even though such devices may require a prescription, including, but not limited to, therapeutic devices, artificial appliances, braces, support garments or any similar device;

8. **Excluded Items.** Any charge excluded under the Articles entitled “General Limitations and Exclusions,” or “Summary of Benefits”;
9. **Experimental Drugs.** Experimental Drugs and medicines, even though a charge is made to the Participant;
10. **Immunizations.** Immunization agents or biological sera;
11. **Immunologicals.** Charges for Immunologicals (vaccines);
12. **Institutional Medication.** A Drug or medicine that is to be taken by a Participant, in whole or in part, while confined in an Institution, including any Institution that has a facility for dispensing Drugs and medicines on its premises;
13. **Investigational Use Drugs.** A Drug or medicine labeled “Caution – limited by Federal law to investigational use;”
14. **Legend Drugs.**
 - a. Legend drugs with over-the-counter equivalents;
 - b. Diagnostics; and
 - c. Vitamins;
22. **Medical Devices and Supplies.** Charges for legend and over-the-counter medical devices and supplies;
23. **No Charge.** A charge for Drugs which may be properly received without charge under local, State or Federal programs;
24. **Non-Insulin Syringes/Needles.** Charges for non-insulin syringes and needles;
25. **Non-Prescription Drug or Medicine.** A Drug or medicine that can legally be bought without a prescription, except for injectable insulin;
26. **Over-the-Counter Drugs.** Charges for over-the-counter drugs;
 - a. Class V Drugs;
 - b. Diagnostics;
 - c. Pre-natal vitamins; and
 - d. Vitamins;
27. **Occupational.** Prescriptions necessitated due to an occupational activity or event occurring as a result of an activity for wage or profit] [which an eligible person is entitled to receive without charge under any workers’ compensation or similar law];
28. **Rogaine.** Charges for Rogaine (topical minoxidil);
29. **Steroids.** Anabolic steroids; and
30. **Vitamins.** Vitamins, except pre-natal vitamins.

ARTICLE XVII HIPAA PRIVACY

Commitment to Protecting Health Information

The Plan will comply with the Standards for Privacy of Individually Identifiable Health Information (i.e., the “Privacy Rule”) set forth by the U.S. Department of Health and Human Services (“HHS”) pursuant to the Health Insurance Portability and Accountability Act (“HIPAA”). Such standards control the dissemination of “protected health information” (“PHI”) of Plan Participants. Privacy standards will be implemented and enforced in the offices of the Employer and Plan Administrator and any other entity that may assist in the operation of the Plan.

The Plan is required by law to take reasonable steps to ensure the privacy of the Plan Participant’s PHI, and inform him/her about:

1. The Plan’s disclosures and uses of PHI;
2. The Plan Participant’s privacy rights with respect to his/her PHI;
3. The Plan’s duties with respect to his/her PHI;
4. The Plan Participant’s right to file a complaint with the Plan and with the Secretary of HHS; and
5. The person or office to contact for further information about the Plan’s privacy practices.

Within this provision capitalized terms may be used, but not otherwise defined. These terms shall have the same meaning as those terms set forth in 45 CFR Sections 160.103 and 164.501. Any HIPAA regulation modifications altering a defined HIPAA term or regulatory citation shall be deemed incorporated into this provision.

How Health Information May be Used and Disclosed

In general, the Privacy Rules permit the Plan to use and disclose an individual’s PHI, without obtaining authorization, only if the use or disclosure is:

1. To carry out Payment of benefits;
2. For Health Care Operations;
3. For Treatment purposes; or
4. If the use or disclosure falls within one of the limited circumstances described in the rules (e.g., the disclosure is required by law or for public health activities).

Disclosure of PHI to the Plan Administrator for Plan Administration Purposes

In order that the Plan Administrator may receive and use PHI for plan administration purposes, the Plan Administrator agrees to:

1. Not use or further disclose PHI other than as permitted or required by the Plan documents or as required by law (as defined in the privacy standards);
2. Ensure that any agents, including a subcontractor, to whom the Plan Administrator provides PHI received from the Plan, agree to the same restrictions and conditions that apply to the Plan Administrator with respect to such PHI;
3. Establish safeguards for information, including security systems for data processing and storage;
4. Maintain the confidentiality of all PHI, unless an individual gives specific consent or authorization to disclose such data or unless the data is used for health care payment or Plan operations;

5. Receive PHI, in the absence of an individual's express authorization, only to carry out Plan administration functions;
6. Not use or disclose PHI for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the Plan Administrator, except pursuant to an authorization which meets the requirements of the privacy standards;
7. Report to the Plan any PHI use or disclosure that is inconsistent with the uses or disclosures provided for of which the Plan Administrator becomes aware;
8. Make available PHI in accordance with section 164.524 of the privacy standards (45 CFR 164.524);
9. Make available PHI for amendment and incorporate any amendments to PHI in accordance with section 164.526 of the privacy standards (45 CFR 164.526);
10. Make available the information required to provide an accounting of disclosures in accordance with section 164.528 of the privacy standards (45 CFR 164.528);
11. Make its internal practices, books and records relating to the use and disclosure of PHI received from the Plan available to the Secretary of the U.S. Department of Health and Human Services ("HHS"), or any other officer or employee of HHS to whom the authority involved has been delegated, for purposes of determining compliance by the Plan with part 164, subpart E, of the privacy standards (45 CFR 164.500 et seq);
12. Report to the Plan any inconsistent uses or disclosures of PHI of which the Plan Administrator becomes aware;
13. Train employees in privacy protection requirements and appoint a privacy compliance coordinator responsible for such protections;
14. If feasible, return or destroy all PHI received from the Plan that the Plan Administrator still maintains in any form and retain no copies of such PHI when no longer needed for the purpose for which disclosure was made, except that, if such return or destruction is not feasible, limit further uses and disclosures to those purposes that make the return or destruction of the PHI infeasible; and
15. Ensure that adequate separation between the Plan and the Plan Administrator, as required in section 164.504(f)(2)(iii) of the privacy standards (45 CFR 164.504(f)(2)(iii)), is established as follows:
 - (a) The following employees, or classes of employees, or other persons under control of the Plan Administrator, shall be given access to the PHI to be disclosed:
 - (i) Privacy Officer: The access to and use of PHI by the individuals described above shall be restricted to the plan administration functions that the Plan Administrator performs for the Plan.
 - (b) In the event any of the individuals described in above do not comply with the provisions of the Plan documents relating to use and disclosure of PHI, the Plan Administrator shall impose reasonable sanctions as necessary, in its discretion, to ensure that no further non-compliance occurs. The Plan Administrator will promptly report such violation or non-compliance to the Plan, and will cooperate with the Plan to correct violation or non-compliance to impose appropriate disciplinary action or sanctions. Such sanctions shall be imposed progressively (for example, an oral warning, a written warning, time off without pay and termination), if appropriate, and shall be imposed so that they are commensurate with the severity of the violation.

Disclosure of Summary Health Information to the Plan Administrator

The Plan may disclose PHI to the Plan Administrator of the group health plan for purposes of plan administration or pursuant to an authorization request signed by the Plan Participant. The Plan may use or disclose “summary health information” to the Plan Administrator for obtaining premium bids or modifying, amending, or terminating the group health plan.

Disclosure of Certain Enrollment Information to the Plan Administrator

Pursuant to section 164.504(f)(1)(iii) of the privacy standards (45 CFR 164.504(f)(1)(iii)), the Plan may disclose to the Plan Administrator information on whether an individual is participating in the Plan or is enrolled in or has un-enrolled from a health insurance issuer or health maintenance organization offered by the Plan to the Plan Administrator.

Disclosure of PHI to Obtain Stop-loss or Excess Loss Coverage

The Plan Administrator may hereby authorize and direct the Plan, through the Plan Administrator or the third party administrator, to disclose PHI to stop-loss carriers, excess loss carriers or managing general underwriters (“MGUs”) for underwriting and other purposes in order to obtain and maintain stop-loss or excess loss coverage related to benefit claims under the Plan. Such disclosures shall be made in accordance with the privacy standards.

Other Disclosures and Uses of PHI:

Primary Uses and Disclosures of PHI

1. Treatment, Payment and Health Care Operations: The Plan has the right to use and disclose a Plan Participant’s PHI for all activities as included within the definitions of Treatment, Payment, and Health Care Operations and pursuant to the HIPAA Privacy Rule.
2. Business Associates: The Plan contracts with individuals and entities (Business Associates) to perform various functions on its behalf. In performance of these functions or to provide services, Business Associates will receive, create, maintain, use, or disclose PHI, but only after the Plan and the Business Associate agree in writing to contract terms requiring the Business Associate to appropriately safeguard the Plan Participant’s information.
3. Other Covered Entities: The Plan may disclose PHI to assist health care Providers in connection with their treatment or payment activities or to assist other covered entities in connection with payment activities and certain health care operations. For example, the Plan may disclose PHI to a health care Provider when needed by the Provider to render treatment to a Plan Participant, and the Plan may disclose PHI to another covered entity to conduct health care operations. The Plan may also disclose or share PHI with other insurance carriers (such as Medicare, etc.) in order to coordinate benefits, if a Plan Participant has coverage through another carrier.

Other Possible Uses and Disclosures of PHI

1. Required by Law: The Plan may use or disclose PHI when required by law, provided the use or disclosure complies with and is limited to the relevant requirements of such law.
2. Public Health and Safety: The Plan may use or disclose PHI when permitted for purposes of public health activities, including disclosures to:
 - (a) a public health authority or other appropriate government authority authorized by law to receive reports of child abuse or neglect;

- (b) report reactions to medications or problems with products or devices regulated by the Federal Food and Drug Administration or other activities related to quality, safety, or effectiveness of FDA-regulated products or activities;
 - (c) locate and notify persons of recalls of products they may be using; and
 - (d) a person who may have been exposed to a communicable disease or may otherwise be at risk of contracting or spreading a disease or condition, if authorized by law.
- 3. The Plan may disclose PHI to a government authority, except for reports of child abuse or neglect permitted by (5) above, when required or authorized by law, or with the Plan Participant's agreement, if the Plan reasonably believes he/she to be a victim of abuse, neglect, or domestic violence. In such case, the Plan will promptly inform the Plan Participant that such a disclosure has been or will be made unless the Plan believes that informing him/her would place him/her at risk of serious harm (but only to someone in a position to help prevent the threat). Disclosure generally may be made to a minor's parents or other representatives although there may be circumstances under Federal or State law when the parents or other representatives may not be given access to the minor's PHI.
- 4. Health Oversight Activities: The Plan may disclose PHI to a health oversight agency for oversight activities authorized by law. This includes civil, administrative or criminal investigations; inspections; claim audits; licensure or disciplinary actions; and other activities necessary for appropriate oversight of a health care system, government health care program, and compliance with certain laws.
- 5. Lawsuits and Disputes: The Plan may disclose PHI when required for judicial or administrative proceedings. For example, the Plan Participant's PHI may be disclosed in response to a subpoena, discovery requests, or other required legal processes when the Plan is given satisfactory assurances that the requesting party has made a good faith attempt to advise the Plan Participant of the request or to obtain an order protecting such information, and done in accordance with specified procedural safeguards.
- 6. Law Enforcement: The Plan may disclose PHI to a law enforcement official when required for law enforcement purposes concerning identifying or locating a suspect, fugitive, material witness or missing person. Under certain circumstances, the Plan may disclose the Plan Participant's PHI in response to a law enforcement official's request if he/she is, or are suspected to be, a victim of a crime and if it believes in good faith that the PHI constitutes evidence of criminal conduct that occurred on the Sponsor's or Plan's premises.
- 7. Decedents: The Plan may disclose PHI to a coroner, funeral director or medical examiner for the purpose of identifying a deceased person, determining a cause of death or as necessary to carry out their duties as authorized by law.
- 8. Research: The Plan may use or disclose PHI for research, subject to certain limited conditions.
- 9. To Avert a Serious Threat to Health or Safety: The Plan may disclose PHI in accordance with applicable law and standards of ethical conduct, if the Plan, in good faith, believes the use or disclosure is necessary to prevent or lessen a threat to health or safety of a person or to the public.
- 10. Workers' Compensation: The Plan may disclose PHI when authorized by and to the extent necessary to comply with workers' compensation or other similar programs established by law.
- 11. Military and National Security: The Plan may disclose PHI to military authorities of armed forces personnel under certain circumstances. As authorized by law, the Plan may disclose PHI required for intelligence, counter-intelligence, and other national security activities to authorized Federal officials.

Required Disclosures of PHI

1. Disclosures to Plan Participants: The Plan is required to disclose to a Plan Participant most of the PHI in a Designated Record Set when the Plan Participant requests access to this information. The Plan will disclose a Plan Participant's PHI to an individual who has been assigned as his/her representative and who has qualified for such designation in accordance with the relevant State law. Before disclosure to an individual qualified as a personal representative, the Plan must be given written supporting documentation establishing the basis of the personal representation.

The Plan may elect not to treat the person as the Plan Participant's personal representative if it has a reasonable belief that the Plan Participant has been, or may be, subjected to domestic violence, abuse, or neglect by such person, it is not in the Plan Participant's best interest to treat the person as his/her personal representative, or treating such person as his/her personal representative could endanger the Plan Participant.

2. Disclosures to the Secretary of the U.S. Dept of Health and Human Services: The Plan is required to disclose the Plan Participant's PHI to the Secretary of the U.S. Department of Health and Human Resources when the Secretary is investigating or determining the Plan's compliance with the HIPAA Privacy Rule.

Rights to Individuals

The Plan Participant has the following rights regarding PHI about him/her:

1. Request Restrictions: The Plan Participant has the right to request additional restrictions on the use or disclosure of PHI for treatment, payment, or health care operations. The Plan Participant may request the Plan restrict disclosures to family members, relatives, friends or other persons identified by him/her who are involved in his/her care or payment for his/her care. The Plan is not required to agree to these requested restrictions.
2. Right to Receive Confidential Communication: The Plan Participant has the right to request that he/she receive communications regarding PHI in a certain manner or at a certain location. The request must be made in writing and how the Plan Participant would like to be contacted. The Plan will accommodate all reasonable requests.
3. Copy of this Notice: The Plan Participant is entitled to receive a paper copy of this notice at any time. To obtain a paper copy, contact the Privacy Compliance Coordinator.
4. Accounting of Disclosures: The Plan Participant has the right to request an accounting of disclosures the Plan has made of his/her PHI. The request must be made in writing and does not apply to disclosures for treatment, payment, health care operations, and certain other purposes. The Plan Participant is entitled to such an accounting for the six (6) years prior to his/her request, though not earlier than April 14, 2003. Except as provided below, for each disclosure, the accounting will include: (a) the date of the disclosure, (b) the name of the entity or person who received the PHI and, if known, the address of such entity or person; (c) a description of the PHI disclosed, (d) a statement of the purpose of the disclosure that reasonably informs the Plan Participant of the basis of the disclosure, and certain other information. If the Plan Participant wishes to make a request, please contact the Privacy Compliance Coordinator.
5. Access: The Plan Participant has the right to request the opportunity to look at or get copies of PHI maintained by the Plan about him/her in certain records maintained by the Plan. If the Plan Participant requests copies, he/she may be charged a fee to cover the costs of copying, mailing, and other supplies. To inspect or copy PHI contact the Privacy Compliance Coordinator. In very limited circumstances, the Plan may deny the Plan Participant's request. If the Plan denies the request, the Plan Participant may be entitled to a review of that denial.

6. Amendment: The Plan Participant has the right to request that the Plan change or amend his/her PHI. The Plan reserves the right to require this request be in writing. Submit the request to the Privacy Compliance Coordinator. The Plan may deny the Plan Participant's request in certain cases, including if it is not in writing or if he/she does not provide a reason for the request.

Questions or Complaints

If the Plan Participant wants more information about the Plan's privacy practices, has questions or concerns, or believes that the Plan may have violated his/her privacy rights, please contact the Plan using the following information. The Plan Participant may submit a written complaint to the U.S. Department of Health and Human Services or with the Plan. The Plan will provide the Plan Participant with the address to file his/her complaint with the U.S. Department of Health and Human Services upon request.

The Plan will not retaliate against the Plan Participant for filing a complaint with the Plan or the U.S. Department of Health and Human Services.

Contact Information:

Privacy Compliance Coordinator Contact Information:

Missouri Department of Conservation
Compensation and Benefits Manager
2901 W. Truman Blvd.
Jefferson City, MO 65109
573-751-4115

ARTICLE XVIII HIPAA SECURITY

Disclosure of Electronic Protected Health Information (“Electronic PHI”) to the Plan Administrator for Plan Administration Functions

STANDARDS FOR SECURITY OF INDIVIDUALLY IDENTIFIABLE HEALTH INFORMATION (“SECURITY RULE”)

The Security Rule imposes regulations for maintaining the integrity, confidentiality and availability of protected health information that it creates, receives, maintains, or maintains electronically that is kept in electronic format (ePHI) as required under the Health Insurance Portability and Accountability Act (HIPAA).

Definitions:

“Electronic Protected Health Information” (ePHI) is defined in Section 160.103 of the Security Standards (45 C.F.R. 160.103) and means individually identifiable health information transmitted or maintained in any electronic media.

“Security Incidents” is defined within Section 164.304 of the Security Standards (45 C.F.R. 164.304) and means the attempted or successful unauthorized access, use, disclosure, modification, or destruction of information or interference with systems operation in an information system.

Plan Administrator Obligations

To enable the Plan Administrator to receive and use Electronic PHI for Plan Administration Functions (as defined in 45 CFR §164.504(a)), the Plan Administrator agrees to:

1. Implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity and availability of the Electronic PHI that it creates, receives, maintains, or transmits on behalf of the Plan.
2. Ensure that adequate separation between the Plan and the Plan Administrator, as required in 45 CFR § 164.504(f)(2)(iii), is supported by reasonable and appropriate Security Measures.
3. Ensure that any agent, including a subcontractor, to whom the Plan Administrator provides Electronic PHI created, received, maintained, or transmitted on behalf of the Plan, agrees to implement reasonable and appropriate report to the Plan any security incident of which it becomes aware.
4. Report to the Plan any security incident of which it becomes aware.

Notification Requirements in the Event of a Breach of Unsecured PHI

The required breach notifications are triggered upon the discovery of a breach of unsecured PHI. A breach is discovered as of the first day the breach is known, or reasonably should have been known.

When a breach of unsecured PHI is discovered, the Plan will:

1. Notify the individual whose PHI has been, or is reasonably believed to have been, assessed, acquired, used, or disclosed as a result of the breach, in writing, without unreasonable delay and in no case later than 60 calendar days after discovery of the breach.

2. Notify the media if the breach affected more than 500 residents of a State or jurisdiction. Notice must be provided to prominent media outlets serving the State or jurisdiction without unreasonable delay and in no case later than 60 calendar days after the date the breach was discovered.
3. Notify the HHS Secretary if the breach involves 500 or more individuals, contemporaneously with the notice to the affected individual and in the manner specified by HHS. If the breach involves less than 500 individuals, an internal log or other documentation of such breaches must be maintained and annually submitted to HHS within 60 days after the end of each calendar year.
4. When a Business Associate, which provides services for the Plan and comes in contact with PHI in connection with those services discovers a breach has occurred, that Business Associate will notify the Plan without unreasonable delay and in no case later than 60 calendar days after discovery of a breach so that the affected individuals may be notified. To the extent possible, the Business Associate should identify each individual whose unsecured PHI has been, or is reasonably believed to have been, breached.

Any terms not otherwise defined in this section shall have the meanings set forth in the Security Standards.